

HOUSING YEARBOOK

1940

NATIONAL ASSOCIATION
OF HOUSING OFFICIALS

From the collection of the

o Pre^{z n m}inger^a
v Library
t s w p

San Francisco, California
2006

3
UK 13th

STOREROOM

HOUSING YEARBOOK

1940

LIBRARY OF
GRAEBROOK ACADEMY
OF ART

HOUSING YEARBOOK

1940

Editor

COLEMAN WOODBURY

Publication Number N120

Price \$3.00

NATIONAL ASSOCIATION OF
HOUSING OFFICIALS

CHICAGO

LIBRARY OF
CRANBROOK ACADEMY
OF ART

COPYRIGHT 1940, BY
NATIONAL ASSOCIATION OF HOUSING OFFICIALS

PUBLISHED UNDER THE SUPERVISION OF
PUBLIC ADMINISTRATION SERVICE

PRINTED IN THE UNITED STATES OF AMERICA



FOREWORD

A CONSERVATIVE estimate shows that over two hundred persons not on NAHO's staff contributed to the 1940 *Housing Yearbook*. Most of them are local officials still performing their responsible duties under considerable pressure and with inadequate staffs. To them go the heartiest thanks of NAHO's officers and staff members and, I am sure, also those of hundreds of NAHO members who see the importance of building up authentic records of the needs, methods, and accomplishments of new enterprises and professions.

Several members of NAHO's staff, particularly Edmond H. Hoben, Assistant Director, and Mrs. Alice MacDonald, special editorial assistant, did much more toward the final result than did the *Yearbook's* nominal editor. Composition and production were again under the capable supervision of the Publications Division of the Public Administration Service, of which Farrell Symons is Chief.

The 1940 *Yearbook* follows very closely the basic outline of last year. Again the special articles have been omitted and the accounts of state and local activity and the directory featured.

Even with the wholehearted cooperation of many of our members, which has characterized other NAHO undertakings as well, publishing the *Housing Yearbook* has been a major undertaking for our relatively limited staff and resources. We are very eager to have, therefore, all comments and criticisms that might enable us to increase the usefulness of these volumes to the Association's members and to others who may consult them.

COLEMAN WOODBURY, *Editor*

April, 1940

CONTENTS

	PAGE
FOREWORD	v
STATE AND LOCAL ACTIVITY	i
PUBLIC HOUSING 1939-1940: An Account and Forecast of the United States Housing Authority's Activities <i>Nathan Straus</i>	147
IMPROVING BUILDING AND LENDING BY MORTGAGE INSURANCE: The Activities of the Federal Housing Administration <i>Stewart McDonald</i>	158
DEVELOPING AND SAFEGUARDING SOURCES OF PRIVATE CREDIT FOR HOME BUILDING AND OWNERSHIP: The Work of the Federal Home Loan Bank Board <i>John H. Fahey</i>	167
RURAL HOUSING—TODAY AND TOMORROW: Based on the Observa- tions and Activities of the Farm Security Administration . . <i>Will W. Alexander</i>	180
TEAMWORK AMONG THE FEDERAL AGENCIES: The Program of the Central Housing Committee <i>Horace W. Peaslee</i>	195
ACTIVITIES OF NATIONAL UNOFFICIAL HOUSING AGENCIES AND COM- MITTEES FOR 1939	204
NAHO REVIEWS THE YEAR	209
ABOUT THE ASSOCIATION	
The Association's 1939 Activities	224
Committee Personnel and Activity	227
The Managers' Division	241
DIRECTORY OF HOUSING AGENCIES	244
Official Administrative Housing Agencies	245
Official Advisory Housing Agencies	282
Unofficial Housing Agencies	284
INDEX	293

HOUSING YEARBOOK, 1940

STATE AND LOCAL ACTIVITY

THE INFORMATION in this section is based directly on replies received by the Association in response to requests directed to all state and local official administrative, official advisory, and unofficial housing agencies that are listed in the Directory of this *Yearbook*. Brief outlines suggesting important subjects were provided each agency from which information was requested. Needless to say, the extensiveness and form of information received varied greatly, some agencies preparing fairly comprehensive reports that required a minimum of editing, whereas others submitted only brief marginal notes on the suggested outline, or voluminous reports from which the editors found it necessary to select items that appeared to them worthy of inclusion in the *Yearbook*.

This section is not intended to constitute a directory of housing agencies. Such information is found in the section by that name. In like sense, the Directory of Agencies is not intended as an index of housing activity. Examination of the reports submitted reveals that some old housing agencies are inactive, while other new ones are already in the midst of construction programs.

For the first time the actual disbandment of some local housing authorities is noted. Also noted are cases of authorities rendered inactive because of the lack of local official or unofficial cooperation, or the lack of further federal funds for public housing.

References to earlier accounts of activities in the various states or local communities are given by footnotes indicating the *Housing Yearbooks* in which such earlier account appears. A few early 1940 activities are reported, but these are usually labeled by saying, ". . . are now doing so-and-so," or are described in such other manner as not to be confused with 1939 activities. The editing and necessary rewriting of the entire section was done between February 15 and March 15.

The editors have made no attempt to interpret or evaluate local reports but rather to present in some uniform way facts or opinions as submitted by local responsible officials. Comments and opinions on the

housing year in general will be found in the article "NAHO Reviews the Year."¹

GENERAL PROCEDURE IN USHA PROGRAM

Because the United States Housing Authority is the dominant agency in the various local housing scenes, by far the largest part of local accounts of activities deals with the development of USHA-financed housing projects. The following brief account of the objectives and the procedures of the United States Housing Authority may prove useful to the reader who is not acquainted with the day-to-day lingo of local housing officials.

The United States Housing Authority was established on November 1, 1937, under the provision of the United States Housing Act of 1937. USHA's purpose is to assist local public housing agencies to provide adequate housing for families unable to secure it without public assistance. USHA, in contrast to its predecessor, the PWA Housing Division, cannot engage in the construction of housing developments itself but must limit its assistance to the granting of loans and subsidies to local public housing agencies, customarily called housing authorities, and to the exercise of certain supervision consistent with its role of banker and subsidizer.

The major steps in normal project development are as follows:

1. The local agency establishes a need for USHA assistance by the study of reliable information about the prevalence of substandard housing and the impossibility of providing alternate adequate housing without federal public assistance.

2. The local agency applies to USHA for an earmarking of funds.

3. USHA grants an earmarking and holds it for a reasonable time pending further local action.

4. The local agency makes formal application for a loan and an annual contribution (sometimes called annual grant). This application need not be predicated upon specific sites but upon a given number of dwelling units that may comprise one or more sites, depending upon further development of local plans. The application involves certain definite commitments of cooperation by local governments. These commitments usually include the provision of customary municipal services and the elimination of unfit dwelling units to such an extent that the number eliminated either on a housing site or otherwise will equal the number of units to be developed with the USHA loan.

¹ See p. 209.

5. Signing of loan and annual grant contracts.
6. Advances of funds from time to time by USHA to local agency to finance further development of project plans.
7. Approval of local plans and specifications by USHA.
8. Advertising for bids.
9. Approval by USHA of the bids recommended for acceptance by the local housing authority and the letting of contracts by the local agency.
10. Construction of the project.
11. Tenant selection and management by the local agency.

USHA may not lend more than 90 per cent of the total project development cost. The remaining 10 per cent must be raised from non-federal sources. During 1939, USHA, working with local authorities, developed a plan whereby working capital during the construction period could be borrowed on short-term notes from nonfederal sources at a considerable saving over the interest rate that would have to be paid to the USHA. Also, during the year local authorities gained their first experience in the sale of bonds for their 10-per-cent share of the project development cost.

The local agency must supply an annual contribution or grant of not less than one-fifth of the USHA annual contribution. Without any exception, this annual contribution has consisted entirely, if not largely, of tax exemption of the real property of the housing authority. Sometimes this exemption is partially offset by the payment of a service fee in lieu of taxes.

PRE-USHA PROJECTS

A number of USHA-financed projects have been completed and are now occupied. The difference between these projects and those built by the PWA Housing Division is usually made clear in the writeups. Eight PWA-built projects in cities without housing authorities and eight PWA-built projects in cities with housing authorities were still being operated directly by USHA as of December 31, 1939. The other thirty-one such projects in the United States are leased from USHA by local authorities and are being operated by them. In no city has the local public housing agency purchased a PWA-built project from USHA.

Despite the limitation of most local housing authorities' activity to the planning, construction, and operation of USHA-financed developments, there are hopeful indications that some authorities recognize their broader responsibilities. For instance, the reports from Louisville,

New York, Hartford, and Annapolis contain interesting references to non-USHA activity.

ALABAMA

*Birmingham**

The activities of the Housing Authority of the Birmingham District were chiefly concerned during 1939 with four projects—Smithfield Court, initially occupied by its Negro tenants in 1937, Elyton Village, a project for white families, now under construction, and the Central City and Southtown projects, both at the planning stage at time of writing.

The Smithfield Court lease was renewed July 1 with USHA for a three-year period at a reduction in tenant rentals of more than 33 per cent. This means that 2-room units now rent for \$10.00 a month, 3-room for \$10.60, 4-room for \$11.80, and 5-room for \$12.60—rents being inclusive of electric light, cold water, and refrigeration. Maximum income limits for tenants are set as follows: \$660 yearly for 2-person families, \$738 for 3-person families, \$781 for 4-person families, \$851 for 5-person families, and \$897 for 6-person families. Other changes include installation of ten fully equipped play areas for small children, at a total cost of \$2,669.07, and conclusion of an agreement with the city whereby it maintains the Smithfield Court landscaping and operates the community building and play activities at a compensation of \$4,000 a year, payable in monthly installments. In addition, the Authority, together with other property owners, has petitioned the city to pave the northerly boundary of the project and has committed itself to pay \$2,054.75 as its pro-rata share as estimated by the city engineer.

Acquisition of property for development of the Elyton Village project, 40 per cent completed by the beginning of 1939, is now fully effected, and construction is progressing so satisfactorily that 20 per cent was completed by the first of the year—an achievement well in advance of schedule. The total property cost, which came to \$328,898.82, or 19 cents per square foot, included not only already existing public improvements such as sewers, paved streets, curbs, gutters, and sidewalks—representing an estimated value of \$32,075 but also cost of demolition. Of the purchase money, \$6,142.43 went to the city for public improvement assessments (many of which were many years delinquent), \$6,757.28 to the Jefferson County tax collector for current and delinquent taxes, \$2,591.35 for redemptions, and \$32,163.20 for payment of mortgages. The project area contains 1,722,931 square feet.

* For an account of activities previous to 1939, see the 1936, 1937, 1938, and 1939 *Yearbooks*.

Elyton Village contracts for demolition and for foundations of the row houses went respectively to the Wreck-A-Pair Building Company and the Perusini Construction Company, both of Birmingham. The latter was low bidder at a price of \$123,423. Necessary legal work in vacating already existing streets and alleys, and dedicating new ones, was given to a private law firm.

On July 24 bids were opened for landscaping and for construction of the apartment buildings and the superstructure of the row houses. Although, by direction of the Authority, the job had been split up in such a way as to give Birmingham contractors an opportunity to bid on some or all of the work, only three Birmingham contractors took advantage of their opportunity, and since their combined bids covered only a small portion of the construction work, they could not be considered. The low lump-sum bidder for the entire job was the J. A. Jones Construction Company, of Charlotte, N. C., with a bid of \$2,911,000—\$68,000 below that of the next highest bidder. The contract was awarded to this company after the Authority had satisfied itself that local labor, subcontractors, manufacturers, and material dealers would be employed wherever possible.

For the new Central City and Southtown projects both USHA loan contracts and annual contributions contracts have been obtained. The former is in the amount of \$6,877,000, or 90 per cent of the actual development cost (whichever proves lower), at an interest rate of $3\frac{1}{4}$ per cent annually; the latter provides for a yearly maximum subsidy of $3\frac{3}{4}$ per cent of the total development costs. In addition, a cooperation agreement has been signed with the city, providing for municipal services at a compensation deemed fair by both parties and for demolition of substandard and unsafe dwelling units in a number equal to those to be constructed. Architects are Miller, Martin, and Lewis for the Central City project, and Warren, Knight, and Davis for the Southtown project.

Besides its project activities, the Authority had a hand during 1939 in legislative and other fields. It appeared several times before the state legislature, during both regular and special sessions, in support of needed changes in the State Housing Authorities Law. Three of these amendments were adopted, and the two still pending have received gubernatorial assurance of passage at the special session to be called in the summer. Another Authority activity has been the sponsoring of a \$138,000 real property inventory conducted by WPA. This inventory was started in April, 1939, and is scheduled to conclude in September, 1940. Its scope includes "collecting, coding, tabulating, mapping, and summarizing data on land use and land coverage and the type of con-

struction, condition, facilities, rental value, and number of persons per room of dwelling units and structures.”¹ Data will also be collected and tabulated on family income within a limited area. It is hoped that results “will make available up-to-date information concerning substandard housing conditions, vacancies and doubling up, income levels, and other matters necessary for developing plans for low-rent housing and slum clearance as well as all types of zoning.”²

Litigation instituted by the opponents of the housing program in Birmingham was resolved December 26 when the circuit court sustained the demurrers filed by the Authority’s attorney.

Montgomery

Establishment of the Housing Authority of the City of Montgomery, effected June 22, 1939, is initially due to steps taken by the housing manager of the two PWA projects which the Authority now leases. Active support was given by the municipal administration and by the Chamber of Commerce.

Since the Authority was established without operating funds, its officers have contributed their time and expenses, and all employees, as well as the architects, have worked on a contingent basis. The present staff consists of an executive director, assistant management aide, bookkeeper-cashier-stenographer, two secretary-stenographers, a maintenance mechanic, maintenance laborer, and two unskilled laborers.

Of the two leased projects in operation—Riverside Heights and Paterson Court—one is for whites and consists of 100 units, the other for Negroes and consists of 156 units. Both were fully rented at the first of 1940. The December management and operation pay-roll for Riverside Heights amounted to \$529.66, for Paterson Court to \$480.33. Rental delinquencies for the latter, however, totaled \$1,353.37 at the first of the year, whereas those for the former were only \$28.37.

In addition to managing the leased projects, the Authority has found time to obtain USHA loan contracts for \$962,000 and to issue a brochure descriptive both of its program and of community housing needs. No building operations have yet been started, signing of loan contracts having taken place only recently.

Most Montgomery civic and public groups, as well as the city administration, favor better housing and have been helpful in the Authority’s program. The city has agreed to cooperate to the extent of taking care of the 40 per cent of equivalent elimination not otherwise cared for.

¹ Presidential Letter No. 2598.

² *Ibid.*

Plans for the immediate future are more or less dependent on the additional funds that become available. The Authority's survey of the city has shown that both the leased projects and the others now under development fall far short of meeting the total need.

Phenix City

The Phenix City Housing Authority, formally created June 1, 1938, is devoting its efforts to completion of a 216-unit project, already 17 per cent constructed, and to pushing through a project for Negroes for which funds have been earmarked by USHA. The project under construction consists of 30 dwelling buildings and one administration building of concrete, brick, and steel—contractor for which is the Forum James Company, of Memphis. For the Negro project architect and engineering contracts have been made and work has begun on preliminary construction plans, advertising of bids being anticipated for the latter part of May. Lorin D. Raines, of Columbus, Georgia, is chief architect for both projects.

The municipal administration not only cooperated in creation of the Authority but also advanced such funds as were necessary until others could be obtained from USHA. The Senior Chamber of Commerce, Junior Chamber of Commerce, Lions Club, and other civic organizations have also given unqualified support.

Personnel of the Authority consists of three full-time employees—an executive director, accountant, and stenographer—and one part-time informational adviser.

ARIZONA

Phoenix

Efforts of local newspapers, civic clubs, and churches to effect an improvement in Phoenix housing conditions culminated in action by the city commission in April, 1939. At this time—a little more than a year after passage of the enabling act by the state legislature—the five-member Housing Authority of the City of Phoenix was created. The generally favorable attitude of the municipal administration is specifically illustrated by its loan of \$12,000, at no interest, for normal Authority operating expenses. The Authority's administrative budget is \$14,000.

Because of the short duration of the Authority's existence, its activities have necessarily been confined to obtaining an earmarking from USHA (amounting to \$1,613,000), preparation of an application, collection of engineering data, preliminary negotiations with local bond houses, and general routine. In addition to these strictly functional ac-

tivities, it has carried on others in the field of public relations, encouraging, with the help of the local press, the present favorable attitude of the citizenry by talks before civic and church organizations.

At time of writing Authority employees consisted of a full-time accountant, tenant relations manager, and assistant secretary, and several part-time helpers, including architects, lawyers, negotiators, appraisers, engineers, a counsel, and a secretary-treasurer.

Plans for the immediate future call for the awarding of contracts, selection of tenants, rehabilitation, and preparation of an application for a future project if and when the money becomes available. So far the major obstacles encountered have been in connection with optioning sites.

ARKANSAS

Johnson County

The Johnson County Housing Authority was established October 25, 1939, as the outgrowth of an effort on behalf of both white and Negro low-income groups. The movement was initiated by the President of the College of the Ozarks and was actively supported by both the county judge and the Clarksville City Council.

Although still in an organizational stage and without any full-time employees at the close of 1939, the Authority was making a survey of housing conditions with the view to planning definite activities for the future, and had hired an architect to submit plans and specifications.

CALIFORNIA

The Division of Immigration and Housing,* organized in 1913 pursuant to a resolution of the State Federation of Labor, is one of the five divisions that make up the Department of Industrial Relations and is directly supervised by the director of that department. Strictly a law enforcement agency so far as housing is concerned, it is entrusted with execution of the Labor Camp Act, the State Housing Act, and the Auto Camp Act and the Trailer Camp Act. In addition, it has had since 1933 certain supervision over limited dividend housing corporations, although to date no corporations have availed themselves of the provisions of the act involved.

The division has no supervision over, and no connection with, public housing agencies created pursuant to existing state enabling legislation. Its general jurisdiction under the acts referred to is state-wide with respect to labor camps, limited to unincorporated areas with respect to auto and trailer camps, and primarily (under the State Housing Act)

* For an account of activities previous to 1939, see the 1936 and 1938 *Yearbooks*.

limited to unincorporated areas with respect to apartments and hotels, although it has secondary jurisdiction over these, as well as a few limited powers over dwellings, in incorporated areas.

The division's survey and research activities consist of preparing a monthly report, filed directly with the director of the Department of Industrial Relations, and special reports, issued from time to time during the last year, having to do primarily with conditions in private labor camps and rural housing.

Personnel consists of a division chief, assistant chief, supervisor of camp inspection, senior camp inspector, three junior camp inspectors, supervisor of housing, two housing inspectors, and twenty persons in the immigrant aid service. Supplementary assistance from such agencies as NYA and WPA has been received. The division has also, on matters of policy, the aid of the five-member, unsalaried, advisory Commission on Immigration and Housing.

Finances are derived from those of the Department of Industrial Relations, which operates on a budget appropriated biennially by the state legislature. Fees and moneys collected by the division become part of the general fund of the state and are not credited to the division account. Offices are maintained in San Francisco, Los Angeles, Sacramento, and Fresno.

California Association of Housing Authorities. Tentatively organized in December, the California Association of Housing Authorities plans to hold its first regular meeting in March in Sacramento. At that time official organization will take place, and officials of existing authorities will discuss their experiences in authority organization and operation. It is hoped that cities which do not as yet have local authorities will send representatives to the meeting and be stimulated to establish local authorities of their own so that they may benefit from receipt of federal funds for housing if the \$800,000,000 appropriation bill, now before the House of Representatives, is passed.

*City of Los Angeles**

At time of last reporting the Housing Authority of the City of Los Angeles had filed application for a loan contract to provide a 610-dwelling-unit development. Since then the Authority has sponsored a WPA housing survey revealing a community need for public low-rent housing that easily justifies projects for an additional 3,596 units. This survey employed as many as 600 men and women at one time and enumerated more than 250,000 dwelling units, or approximately 54 per

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

cent of all dwelling units in the city. It was a cooperative undertaking, the State Relief Administration, NYA, WPA, the city, the local board of education, and United States Post Office all assisting in one manner or another. For use as part of the contribution which it was necessary for the Authority, as sponsor, to advance, the city council contributed \$9,700 and the State Relief Administration \$7,850.

Personnel of the Authority has more than doubled during the year, the present staff consisting of seventeen full-time employees, headed by a secretary and executive director and by a technical director. Supplemental to this regular staff are the various architects employed in connection with the six projects now being developed. The groups developing the four projects for which loan contracts have been obtained are employed on a contractual basis, whereas the remaining two groups are on a contingent basis, subject to USHA approval of the projects on which they are working.

The amount of USHA funds available at the present time is \$19,500,000, approximately \$6,000,000 of which is the subject of loan contracts covering the four projects already mentioned. A sum of \$13,500,000 is available for development of future projects. For the local share of loans no definitive bonds have as yet been sold, but the Authority, after correspondence with various bond-buying houses, believes there will be no difficulty along that line. The local annual contribution toward the reduction of rentals takes the form of tax exemption.

Due to delays outside the Authority's control, no building operations had been started by the first of 1940, but it was expected that by the end of February construction on the Ramona Gardens Project (CAL-4-1) would have been begun.

The Authority's chief problem during the past year has been in developing a workable relationship with the city administration. The task of keeping the city council informed of the housing program and of educating it to the extent to insure cooperation, has been a continuous struggle. It is believed, however, that some of the difficulties are being eliminated through the educational campaign.

This campaign has entailed the publication of a news letter approximately every six weeks, broadcast of a series of seven interviews between an Authority representative and various public officials and leading citizens, publication of a pamphlet (available upon request) entitled *The Public Slum Clearance and Low-Rent Housing Program in Los Angeles*, a joint exhibit with the Housing Authority of the County of Los Angeles at the Los Angeles County Fair, use of posters prepared by the USHA, and the filling of numerous speaking engagements by staff members. A full-time public relations director is employed.

Results of the public relations program are difficult to measure, but it is believed that, on the whole, sentiment in favor of the public slum-clearance and low-rent housing program is increasing.

Authority plans for the immediate future entail completion of applications for at least five additional projects—these projects being based on the housing survey data—and assembling of the land comprising sites for the Authority's second, third, and fourth projects.

Cooperation with other agencies has been implemented by the fact that one member of the Authority's staff is chairman of the Housing Committee of the Council of Social Agencies and that two members are on the committee to develop the housing section program of the Twelfth Annual Institute of Government, to be held at the University of Southern California next June. It is felt that intrastate cooperation among authorities has been aided by the organization of the California Association of Housing Authorities.

Citizens Housing Committee. Formed in January, 1939, and composed of a cross-section of citizens interested in housing, the Citizens Housing Committee is the offspring of the Los Angeles Committee on Public Housing and the Metropolitan Housing Council. Its purpose is twofold: to educate the public to the need for public housing and to assist official agencies. With the exception of an executive secretary and one assistant, all work has been done by volunteers.

To date committee finances have been derived from the sale of individual memberships at \$2, organizational memberships at \$10, and sponsoring memberships at \$100. The budget for 1939 was approximately \$1,500. Although financing has been its chief problem, the Committee has declined Community Fund support because it wishes to remain a free agency. There have been indications from several foundations and one large estate that solution of financial troubles is not too far distant.

Although most of the year was taken up with organizational activities and assisting on such general aspects of housing as passage of legislation authorizing a state housing authority to operate in rural areas and removal from the municipal ballot of a referendum proposal that would have stopped public housing in Los Angeles, the Committee has a well defined program of its own which it hopes to carry out by organizing on a wide membership basis. Its goals are: improvement of conditions in slum areas; government-financed housing for families whose incomes do not permit rentals justifying investment of private capital; housing for medium-income families through use of private capital and cooperation of local financial institutions; and development of programs of rehabilitation and repair in specific areas where rapid

growth of the city indicates the possibility of blighted zones and future deterioration of property values.

Metropolitan Housing Council. There has been no change in the quiescent state of the Metropolitan Housing Council during the year, according to its president, no move having been taken to reestablish it as an active organization. However, because of "the need for a vigorous and militant unofficial housing group," there are indications that the future may see a change in the situation.

*Oakland**

Since the chief problems of the Housing Authority of the City of Oakland currently center around a small group of "rather vicious" opponents who receive considerable support from the apartment house associations, the Authority found it necessary in 1939 to inaugurate public relations activities. Though these have been in existence for only about two months, results to date have been excellent. Activities have consisted of educational programs for schools, civic groups, and service clubs, and the showing of the film, *Housing in Our Time*, together with some 250 feet of local views, at the Authority's exhibit at the National Housing Exposition, held in January in Oakland. Over 100,000 persons attended this exposition, over 6,000 actually sat in the Authority's motion picture exhibit, and many thousand others were given information. Public relations and educational activities will be extended in the future.

The attitude of the city administration has been highly cooperative, while labor has been a tower of strength to the program. Most business and civic groups have been inactive.

Since time of last reporting, the amount of the Authority's 3-per-cent loan contract has been increased from \$2,849,000 to \$3,681,000, and the amount of its 3½-per-cent subsidy contract increased from \$3,167,000 annually to \$4,092,000—a corresponding increase in the bond issue having been authorized. Sums requisitioned and received total \$842,000.

Operations are now under way on one 154-dwelling-unit project; and a second project, upon which demolition of substandard houses is already taking place, will be under construction in April. Other projects, covering the balance of the earmarking, have been submitted to USHA, and necessary municipal cooperation has been assured by the passage of an equivalent elimination ordinance.

The Authority's full-time working staff, now numbering seven, was extended during the year to include an assistant director, clerk of works,

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

and stenographer. Part-time professional consultants include a legal adviser and a consulting architect who acts as technical adviser.

Intrastate cooperation among authorities and other organizations interested in housing has resulted in plans for formation of a housing council on which will be represented social and other organizations.

*San Francisco**

The Housing Authority of the City and County of San Francisco has one project in the planning stage and three others—Holly Courts (CAL-1-1), Potrero Terrace (CAL-1-2), and Sunnydale (CAL-1-3)—under construction. Holly Courts, which comprises 118 units, is approximately 65 per cent completed, tenant selection being scheduled to commence at the end of February, occupancy to begin in the first part of June. Of the other two, Potrero Terrace, which comprises 469 units, is only about 5 per cent completed and will not be ready for occupancy until the middle of 1941, while Sunnydale, which is a 772-unit project, has just gone into construction. Construction is being expedited as rapidly as possible.

The Authority has recently submitted two applications for a total of 478 dwellings, requesting of USHA an aggregate loan of \$1,926,000 and a total of \$49,900 in annual subsidies. For the remaining unconverted earmarking of approximately \$7,380,000, applications for projects covering the balance of the immediate program are now being prepared.

Future plans call for completion of these applications and for rapid, successive submission of others for additional projects, sites of which have already been selected. The Authority also contemplates, with the cooperation of various municipal departments, the sponsoring of a WPA governmental cost-revenue survey of the city.

This survey, if undertaken, will follow on the heels of another WPA-Authority undertaking, the real property inventory now nearing completion. This inventory, which was financed by WPA, the State Relief Administration, and the municipality, is at present at the tabulation and coding stage, results to be published by the end of May.

Authority personnel, formerly consisting of a secretary-executive director, nine full-time employees, and a part-time legal counsel, has been enlarged and reorganized during the year so that it now consists of a secretary-executive director and the following divisions, each headed by a chief and having, exclusive of the chief, the indicated number of employees: technical division, six; accounting division, three; tenant selection division, two; administrative division, six. In addition, there is an attorney who is assisted by specially employed counsel when cir-

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

cumstances warrant. Architects, engineers, and landscape architects are employed on a fee basis, and WPA personnel have been used on the real property inventory.

Public relations activities have been chiefly concerned with supplying speakers to a wide range of organizations. In this connection should be mentioned a schedule of speaking engagements at public forums in various school auditoriums, developed with the cooperation of the San Francisco public schools. Other activity included a weekly radio broadcast dramatizing the housing movement on one of the city's major stations, capably performed by actors obtained through WPA. The broadcast was gratifyingly well received.

Active support of the local program has been shown by labor, consumer, and welfare organizations, and also by the extremely cooperative local press. One afternoon newspaper is so enthusiastic that it has assigned feature writers to cover various phases of the work; and a local weekly paper, circulation approximately 150,000, published a series of articles on the program. The Authority itself has issued no publications other than its annual report, although several are in process of development.

Despite the considerable headway believed made in obtaining public support, there is still some opposition, existent chiefly because of lack of information concerning program purposes. The greater portion of the local apartment house industry has been actively hostile, and a campaign against the development of the old Calvary Cemetery as a housing project finally resulted in its abandonment.

A victory was won, however, when the state supreme court, in a test suit to establish the legality of the California Housing Authorities' Act, upheld all the Act's provisions, including the right of eminent domain.

Cooperation with other agencies during the past year has extended to the city planning commission, with which the Authority has worked on matters pertaining to rezoning of areas adjacent to projects, and to a committee appointed by the Governor to formulate the state-wide housing program which is now before the legislature.

The Authority's chief problem continues to be that of site selection and arises from the high cost of land with improvements and the scarcity of suitably located unimproved land. High assessments on blighted property, together with ballooned incomes from substandard dwellings, make large-scale demolition and slum clearance almost impossible with the present per-square-foot limitations on expenditures.

The Authority uses a non-interest-bearing loan from the municipality of \$22,000 (now reduced to approximately \$16,500) as a revolving fund for normal operating expenses; and since these expenditures are ad-

mitted as development costs, the fund is reimbursed. Estimated normal operating expenses for the present fiscal year are approximately \$55,000.

San Francisco Housing Council. Organized in 1937, the San Francisco Housing Council had an original membership of 1,274—100 members from each of the city's five major slum areas, three major labor groups, three major religious groups, and 174 individual and organization members. Funds are from voluntary donations only and in 1939 approximated \$500.

Formed for the purpose of creating sufficient public support to bring the slum clearance and low-rent housing program into San Francisco, the Council has met with "tremendous opposition" from both political and commercial groups. The attitude of the city administration has generally been characterized by unfriendliness and, in some places, active opposition, heavy pressure having been brought on it by the city and state apartment house associations and real estate interests in the bitter fight over passage of the state enabling act. Although there is no formal relationship between the Council and the Housing Authority of the City and County of San Francisco or the USHA, it acts with these agencies from the standpoint of support, reports, and comment.

The Council has carried on a volume of educational work through meetings, lectures, and distribution of literature.

COLORADO*

Because of the failure of the new Governor to reappoint its members officially, the Colorado Housing Committee has not met as a whole for approximately a year. A subcommittee on rural housing has met frequently, however, and has sponsored two surveys of housing among agricultural workers, one of which was made by the state department of health. These have been incorporated by the Farm Security Administration in a report entitled *North of 66*.

Action by the Governor on Committee reappointment is expected soon.

Denver*

The Housing Authority of the City and County of Denver has no projects in operation or construction as yet but has completed land acquisition for a 346-unit project (COLO-1-2), and expects that bids will be advertised about March 1—the exact date to depend upon *quo warranto* proceedings now pending before the supreme court. The project's 22 buildings will be partly 2- and partly 3-story height.

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

Sites selected for the two other projects, COLO-1-1 and COLO-1-3, could not be purchased and therefore had to be abandoned. The Authority is working on the selection of alternate sites, however.

Loan and annual contribution contracts with USHA amount to \$3,132,000, the local share of such contracts to be met by tax exemption.

Especially cooperative in the Authority's program have been the city health and building departments—equivalent elimination being carried on under an agreement by the building inspector, following recommendations made by the Authority. Active opposition, however, has come from the real estate organizations, which have sued to decide the validity of the State Housing Act as it applies to home-rule cities. This suit is now pending.

In connection with public relations activities, both the Junior League and the University of Denver have been of assistance. The former put on a housing exhibit, which included a model of the Santa Rita project, while the latter's Graduate School of Government Management, which is operated under the Alfred P. Sloan Foundation, has made housing the subject of three radio broadcasts during January and the early part of February.

The full-time personnel of the Authority was augmented during the year by addition of an assistant to the director and an accountant. Other added employees include a special counsel, employed on a per-diem basis, and an architect for COLO-1-2, employed on contract. Approximately 130 WPA workers are still employed on the real property inventory and low-income housing area survey.

CONNECTICUT

*Bridgeport**

Because of the acute local housing shortage, the Housing Authority of the City of Bridgeport started work on its second project (CONN-1-2) even before the construction contract was awarded for its first project, Yellow Mill Village. The more than \$700,000 difference between the original allocation for Yellow Mill Village and its actual development cost brings the sum available for CONN-1-2 to a little over \$3,000,000. This second project, which will be built on vacant land, will consist of 510 units arranged in row houses. Common council approval of the cooperation agreement is all that is now being awaited.

Meanwhile the 1,251 apartments of Yellow Mill Village are moving toward completion, and it is expected that the first tenants will be admitted in the early summer. By careful planning and advantageous

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

specifications, the net construction cost of Yellow Mill Village has been kept the lowest of any in New England and lower than the average for the country, thereby winning the commendation of USHA Administrator Straus. In the area where the project is going up, 97 per cent of the dwellings were substandard.

Thanks to the passage of an amendment to the State Housing Enabling Act which permits savings banks to invest in authority obligations, the entire cost of the projects has been financed privately. On Yellow Mill Village a saving of about \$125,000 in interest charges has been realized by short-term financing up to completion of construction, at which time bonds will be issued.

Through its current intensive program of public education, the Authority is bringing USHA housing to the sympathetic attention of all population classes. The program is being carried on by means of publications, courses in high schools and junior colleges, radio programs, and also through a speakers bureau which furnishes well-informed speakers to any of the 200 local organizations.

Enfield

The Housing Authority of the Town of Enfield was formally established October 30, 1939, at a town meeting called at the initial instance of Local 2188, Textile Workers Union of America.

Activities so far have been confined to completion of a survey of 1,604 dwelling units, on the basis of which a request was made for a \$1,000,000 earmarking for the purpose of building not more than 200 units. The request was denied because all funds available for earmarking by the USHA had already been exhausted. Preparation of the application is being continued with volunteer workers, twenty-six of whom conducted the survey.

Educational work has been carried on by means of talks before community groups.

*Hartford**

During the course of 1939 the Housing Authority of the City of Hartford progressed from the planning to the administrative stage of its program. With comprehensive initial surveys completed, it selected the site for its first project, intended to house 146 families, and broke ground December 21. The name of the project, Nelton Court, was chosen through a competition held in the local newspapers. Shortly after the ground-breaking, the site for Dutch Point Colony, a 222-family project, was selected. This, like Nelton Court, will consist of apartments, row

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

houses, and flats, and is to be located on vacant land near the center of the city. Its development cost is \$1,076,691, that of Nelton Court \$505,000.

In addition to these projects, the Authority is working on site-locations for others, one of which, being now occupied by substandard dwellings, will be its first venture in demolition. In connection with this, it has been assisting in organization of the city's police powers relating to repair, vacation, and demolition of dwellings, and has already made a preliminary report on the subject.

The large measure of cooperation that has existed from the first between the Authority and the municipal government, has continued. The city departments have facilitated the acquisition of land, the making of housing surveys, and the handling of legal difficulties; and the Authority will, in its turn, provide community buildings and outdoor space in its projects, which the city health and recreational agencies can use for their programs.

The press, too, has continued its actively favorable attitude and now considers the Authority a regular news source for real-estate-page stories.

Furthermore, the Authority has continued to benefit from a happy relationship with local private groups and agencies interested in housing as well as with various outstanding civic organizations and the public. It attributed much of its success in this respect to the willingness of the executive secretary and the members of the Authority to meet criticism squarely and take time to educate the local public as to the nature of Authority efforts. The local real estate board, for example, after meeting with the Authority and hearing an explanation of the housing program, gave it a vote of confidence.

Interest of the public has been won by conceiving of the housing problem as a challenge to Authority ability to lead all the forces of the community toward a solution. To this end, one of the outstanding contributions during the year was a report of a study of building permits, revealing that the exodus of the residential population from the city to the suburbs might be due to a lack of sufficient homes for the low- and medium-income groups.

Other reports, based on data now accumulating, will be made and communicated to the city. The comprehensive information on local housing that was obtained from the WPA real property and substandard area survey, for instance—information which Hartford has hitherto lacked—will be analyzed and published with accompanying maps and charts. Other studies, relative to city planning and zoning, will also be made to assist the Authority in protecting its investment. In such ways, and by the publication of pamphlets and reports on its work—now being contemplated—and by its continuous program of radio and public

addresses, the Authority hopes to continue to carry the public along with it.

In line with its broad conception of its functions, the Authority has established a Division of Research and Education whose primary responsibility is the organization and presentation of housing information to the community. This work is taking the form of cooperation with other social welfare agencies in speeches, forums, district meetings, and the like, in release of publicity material, and in arrangement of exhibits. In addition, housing is to be presented in the various grades of the school system and also as part of the local adult education program. There is some contemplation, too, of arranging a seminar that will give interested persons a broad housing background and render them useful for service as speakers and forum leaders.

The full-time staff of the Authority has grown from four to nine during the year and now comprises five clerical workers, an executive secretary, research and informational assistant, accountant and technical director, the latter post having been found necessary in order to co-ordinate the work of architects, contractors, and Washington supervisors. A professional employee is used as progress consultant on architecture, and fifteen WPA workers are being used for tabulating the results of the real property and substandard areas survey.

The Authority's budget for 1939 was \$15,330.55. To date it has received from the federal government a total advance of \$16,975—\$7,675 for administrative expenses on its first project, \$9,300 on its second—which bears interest at 3¼ per cent and is for sixty years. It has also been lent \$25,716.41 by the city. This loan bears no interest, extends for an indefinite period, and is to be repaid from the sale of Authority bonds. At present \$2,885,000 of its USHA earmarking of \$4,500,000 remains unconverted. Contributions of legal and technical services from the city have meant considerable savings.

*New Haven**

The Housing Authority of the City of New Haven, organized in 1938, "moved carefully but surely toward a definite goal" in 1939 and at the start of 1940 was prepared to begin immediate construction of its first \$2,500,000 low-cost housing project. Site of the project is in the Ashmun Street slum section.

In March, amendment by the general assembly of state enabling legislation brought the State Housing Act into conformity with the United States Housing Act and was followed, in April, by approval by the city board of aldermen of a contract between the city and the Authority

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

granting tax exemption and free municipal services. This contract, committing the city to a \$6,000,000 program providing 1,200 low-cost homes, was immediately signed by Mayor John W. Murphy.

Legislative formalities over, the Authority then obtained a loan of \$3,000 from the local board of finance. This, when added to a previous outright donation of \$10,000, provided the necessary operating funds until June, at which time President Roosevelt formally approved a loan of \$3,536,000 to cover 90 per cent of the cost of the first two housing developments. In that same month, Nathan Straus, administrator of USHA, visited New Haven's slum areas and addressed the opening session of the People's Conference on Housing and Public Health.

Development of the low-cost housing program, including two slum clearance projects and one to be built on partially vacant land, moved toward completion without serious opposition until early fall. At that time an unfortunate newspaper article stirred residents of Fair Haven by implying that the Authority might move undesirable families into the vacant land district. Opposition to the Fair Haven project then crystalized to such an extent that in October the Mayor called a public hearing. At the close of the hearing, after turbulent and lively discussion, sentiment was about evenly divided.

Despite every effort of the Authority to still untrue rumors, correct misinformed persons, and end unfounded fears of the residents, opposition was resumed in January, 1940, by a small but active group which insists that property values will decrease if a low-cost housing project is built in Fair Haven. This renewal of opposition culminated in February in another meeting—this one held by the Clinton Civic Association, created especially to foster opposition. Though attended by more than 200 residents of the area, the meeting achieved no particular end: the only outspoken opposition came from the three sponsors of the association, and the majority of those who attended, being more eager to learn than to oppose, were stalemated by the inability of the protest leaders to answer questions and by their refusal to allow an Authority spokesman to do so.

Meanwhile, the Authority had announced publicly that it had given "most sympathetic consideration" to protests of the minority opposition, considered them based mostly on misinformation, and intended to proceed with plans to build a \$1,000,000 project in the locality. Attempts are now being made to option the necessary property at satisfactory prices.

On February 21 the Authority awarded, and Washington approved, the general construction contract for its first project to the William L. Crow Construction Company, of New York. The actual signing of the

contract and the schedule of construction is still dependent upon final acquisition of land. The project will house 442 low-income families in twenty-nine houses and two apartment buildings. It will have a central heating plant and will cover a seventeen-acre tract of land now constituting the worst slum area in the city. Although almost the entire tract was purchased through negotiation with the owners, the Authority was forced to start condemnation proceedings to obtain the last thirteen parcels, court proceedings being necessary in some cases to clear title while in others no agreement could be reached on price. Such troubles were resolved on February 16 when the superior court—on the basis of a Connecticut statute allowing immediate possession when the public interest would be prejudiced by delay—granted an Authority motion for immediate possession of the thirteen parcels, pending outcome of condemnation proceedings.

A third project, designed to clear another slum area in the eastern section of the city, was approved by President Roosevelt early in February but probably will be delayed until a housing shortage is overcome by construction of the first one or two projects.

Despite the strenuous opposition to the Fair Haven project, there has been no direct opposition to the housing program in general. Public relations activities have been carried on almost from the date of Authority organization, both the Authority chairman and director having addressed scores of organizations, service clubs, and social and civic groups. This work is now being carried on by a public relations adviser and other employees.

The staff consists at present of eight full-time workers—a director, technical assistant, controller, statistical clerk, and four stenographers. Additional employees include architects, an attorney, a land acquisition agent, and a public relations adviser. The Authority operates on a budget, requisitioning funds two months in advance as needed for projects under loan contract. Any expense applicable to projects not under contract is paid from the Authority's local funds.

Stamford

The Housing Authority of the City of Stamford was formally set up September 7, 1939, in response to the pressure of progressive business leaders and others interested in good government and social welfare. Through the efforts of the Authority chairman, endorsement of the organization's aims was obtained from the Chamber of Commerce; and this endorsement greatly facilitated the securing of an agreement of cooperation between the Authority and the city, although the attitude of the city administration was, in general, cooperative and friendly.

To cover normal expenses until funds in advance of contract could be obtained from USHA, an outright grant of \$3,000 was made by the city council. The administrative budget for the life of the present project is \$29,506.

The full-time staff of the Authority consists of an executive secretary, an accountant, and one other employee. In addition, the part-time services of an informational administrative assistant are used.

The Authority has an approved loan contract for \$1,065,000, an approved annual contribution contract for \$42,315, and agreements of cooperation with both the Town and City of Stamford which call for complete tax exemption of the current project.

The public relations campaign has not been in effect sufficiently long to permit an accurate estimation of results, but definite attempts are being made through speakers and motion pictures to win public support, and so far the only opposition to the housing program has come from a few realtors. Further evidence of the favorable attitude of the city administration is afforded by the apparent willingness of city departments to cooperate in the equivalent elimination and rehabilitation program, which, it is hoped by the Authority, will be largely carried on by the city under Authority guidance.

Non-USHA activity of the Authority has concerned itself chiefly with research and the study of local housing conditions and local private housing enterprise. The Authority feels that there is ample justification for at least one more USHA project in Stamford.

Plans for the immediate future hinge to a large extent on the findings of the hoped-for survey of the city's housing conditions and to some extent on such uncontrollables as congressional action and the reception given the current project by the people of Stamford. Obstacles to future plans are the lack of an adequate survey of the city, public ignorance and misinformation on the subject of housing, and fears of certain persons that they will suffer economic loss through Authority activity. As a counterpoise to these latter two influences and to avoid imposing low-cost housing from the top, the Authority recommends country-wide educational publicity on the benefits of low-cost housing, so that an educated and articulate demand for it may be created.

DELAWARE *

The Delaware State Board of Housing, though still legally in existence at the first of 1940 closed its office on June 30, 1939, when the state legislature signed a death warrant for its activities by refusing to grant further operating funds. The apparent reasons for such legislative action

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

were lack of public interest in the USHA program; opposition to the board on the part of the Wilmington Real Estate Board; lack of interest, if not active opposition, on the part of the Wilmington Housing Authority; and a general legislative trend toward economy.

DISTRICT OF COLUMBIA

*Washington**

The Alley Dwelling Authority is now operating five slum clearance projects containing a total of 112 dwelling units and built at a total cost of \$532,023. These projects were all completed by 1938 and were financed out of the Conversion of Inhabited Alleys Fund. As of July 1, 1939 the Authority still had \$42,272 available for expenditure from this fund.

From the USHA, of a total of \$15,000,000 earmarked for projects in the District, \$12,087,000 has been committed to loan contracts. An additional loan contract, on which final execution has not been completed, will bring the total to \$13,572,000. Applications by the Authority for funds, now pending before the USHA, will exhaust the remaining \$1,428,000 of unconverted earmarked funds.

Including the loan contract still under consideration, the Authority will construct USHA-aided projects on nine sites, to include a total of 2,898 dwelling units. The maximum annual subsidy of these projects will total \$590,725. The Authority proposes a sale of notes, secured by revenue from its several properties, to finance its share of the projects' cost.

On January 1, 326 units were under construction. The clearance of a slum site on which 203 units are to be built has been completed; construction bids were opened on January 30 and the lowest accepted February 7.

The Alley Dwelling Authority divides public relations into two general classifications: (1) informing the general public of current developments in the local program; (2) informing interested groups in the community as to the purposes, policies, and practices of the Authority.

The first objective is accomplished principally by the preparation of written material for use by the press, supplemented by interviews between the executive officer and newspaper representatives.

The second classification is covered by a diversity of methods, including distribution of printed or mimeographed reports and other statements on request; lecturing before citizens' organizations, students, social workers, etc.; a motion picture showing the problems dealt with

* For an account of activities previous to 1939 see the 1935, 1936, 1937, 1938, and 1939 *Yearbooks*.

by the Authority and the methods used in solving the problems; exhibits of photographs, charts, etc.; and correspondence with interested persons and organizations.

The Alley Dwelling Authority hopes that in the near future it will achieve the development of ten sites—five in-town slums and five on vacant land—that will contain approximately 3,200 dwelling units.

As of January 31, the Authority has forty-three full-time employees. The chief positions are the executive officer, administrative officer, counsel, project development assistant (land acquisition officer), technical officer, chief job superintendent, chief accountant-statistician, and housing assistant. The Authority is in the process of considering additional major staff positions in connection with tenant selection, management, and other changes necessitated by an expanding program.

As professional consultants the Authority has retained the services of four private architectural firms to design housing developments for four different sites.

The Washington Housing Association during the past six years has been interested in landlord-tenant relations. So during 1939 as one of its major activities the Association made a study of the landlord and tenant branch of the municipal court of the District, which revealed some surprising information. On the basis of the findings new rules and regulations for this branch of the court were recommended in June. In August the suggested rules were accepted unanimously by the five judges of the municipal court, with the exception of one important regulation. This provided that hearings of landlord and tenant cases should be held at 2:00 P.M. instead of 9:30 A.M.

The Association has issued five publications in connection with its study and investigation of landlord-tenant relations. They include a summary of the report of the Association on the landlord and tenant branch of the municipal court; *Recommended Changes in Landlord and Tenant Procedure*; the report of the landlord-tenant court committee; the suggested new rules and regulations for the landlord-tenant branch accepted unanimously by the judges; and *Rights and Duties of Tenant and Landlord*, a sheet which the Association is distributing widely through social workers, visiting nurses, settlement houses, etc.

On June 29 Dr. Anson Phelps Stokes announced that the Association had passed resolutions favoring the appointment by the President of a national commission to study the whole problem of housing, especially for low-income groups.

Through the efforts of the Association an environmental sanitation survey is now being made by the health department in the District. One census tract has been completed and work is being done in an-

other. This survey includes an evaluation of the extent of overcrowding and lack of sanitary facilities.

Such a survey is necessary in order to produce an effective program dealing with the District's housing problems. Environmental sanitation conditions can be controlled by a sound housing code, together with health codes and ordinances already in force. These cannot function, however, without an adequate corps of well trained inspectors.

The routine work of the Association continued as usual. It includes field inspection of houses, educational activities, and serving in an unofficial advisory capacity to the Alley Dwelling Authority and in a semi-official advisory capacity to the USHA for Langston, Washington's PWA-constructed project.

Field inspectors reported violations of the municipal laws regulating housing conditions to the proper authorities. Including reinspections, 3,559 visits were made. Reported also were 491 violations and 466 abatements. One hundred ninety-nine instructions were given.

The Association's educational work included the publication of three housing letters; wide distribution of other publications; speaking tours and meetings conducted by staff members; the placing of photograph exhibits before many groups; and assistance by students, teachers, interested individuals, and various social agencies. In May the second conference on the "no-man's land" in housing was held. The Association's fourth annual meeting took place on December 4 at the U. S. Chamber of Commerce. The subject of the meeting was "Rent, Relief, and Repair: the Three R's of Housing."

The paid staff of the Association consists of the executive director, field worker, and office secretary and executive assistant. During 1939 there were also five volunteer workers, who were extremely valuable to the Association in its field work, educational activities, and research.

The Washington Community Chest, which supports the Association, appropriated funds for the 1939 budget of \$8,506. In 1940 the Association continues its work and plans to make a study of existing laws for the condemnation of insanitary buildings, with the object of securing adequate legislation to meet the problem.

FLORIDA

*Daytona Beach**

Pine Haven, the first project of the Housing Authority of the City of Daytona Beach, was approximately 70 per cent completed at the close of 1939, and preparation for tenant selection was well under way, with

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

opening anticipated during the first part of April. The loan and annual contributions contracts for Pine Haven were executed in March, the loan contract amounting to \$458,000. Estimated over-all development cost per dwelling unit of this 167-unit Negro project is approximately \$2,900, one of the lowest in the country.

Employed in connection with construction of Pine Haven are a chief inspector and three assistants, and one USHA construction adviser and his stenographer. The Authority's full-time administrative staff, now numbering three, was increased during the year by the addition of an accountant.

The municipality has cooperated satisfactorily under the terms of its agreement of cooperation in the matter of paving streets, extending sewer lines, condemning and eliminating substandard dwellings, etc.; and the Authority believes that this favorable attitude, as well as that of consumer, labor, civic, and other groups, is ascribable to its own various public relations activities.

Requests are on file with USHA for allocations to provide an additional 84 units for the Negro project and to construct a white project of approximately 100 units.

Fort Lauderdale*

On June 16 the Housing Authority of the City of Fort Lauderdale entered into a loan contract with USHA for \$439,000 for development of Dixie Court (FLA-10-1). Eight months later construction of the project was about 35 per cent completed, and full completion is expected in July. Dixie Court is a 150-dwelling-unit project for Negroes, consisting of 64 buildings, which include 5 community laundries, an administration building, and a sewage disposal pumping plant. The units range from 2½ to 5 rooms.

The general contract, which was for both construction and site improvement, amounted to \$382,153 and was awarded to Charles J. Trevail, of Palm Beach. Total cost of the project, inclusive of administration, architects' and engineers' fees, landscaping, acquisition of site, and equipment, is estimated at approximately \$506,000.

Jacksonville†

The Housing Authority of Jacksonville has two projects in operation, its own Brentwood Park (FLA-1-1), for white families, and Durkeeville, a leased project for Negroes. The former, which had been under construction since November, 1938, was ready for tenants on July 1,

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

† For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

1939, and thus became one of the first USHA-aided projects to open officially. Completely occupied before 1940, its 230 family units are divided into 42 three-room units, 108 four-room units, and 80 five and one-half room units. There were no vacancies as of January 1, and tenant rental delinquencies were negligible. The management and operation pay-roll is \$4,640 annually.

The Durkeeville project, which consists of 215 dwelling units built under PWA and opened for occupancy in 1937, was leased by the Authority on July 1, 1939. In keeping with Authority policy, rentals and income limits were immediately reduced in order that only the lowest income group might qualify for tenancy. Minimum income limits were eliminated entirely. The management and operation pay-roll of this project amounts to \$4,340 a year.

In connection with both projects, seven full-time employees are used. Those on Brentwood Park, where the central office of the Authority is housed, are an executive director, secretary-bookkeeper, secretarial management aide, steno-clerk rental agent, steno-clerk, and two maintenance laborers. A tenant interviewer and an application clerk were also used during tenant selection and were retained for a short time after complete occupancy. Durkeeville employees consist of a housing manager, management aide cashier, under-clerk typist, skilled laborer, and three maintenance laborers. The executive director, who works under the five-member board of commissioners, is in charge of all organization matters, and reports, correspondence, and policy are handled through his office. In addition to these full-time employees, the Authority has had attorneys under contract and also, during the construction of Brentwood Park, six associated architects. Although WPA help was not used in construction, the WPA Handicrafts Division furnished an excellent demonstration unit without cost, and NYA has rendered sterling service in Durkeeville in such matters as music lessons, cooking, and handicrafts.

The Authority's plans for the immediate future include completion of 368 additional units in Brentwood Park and demolition of approximately 700 slum buildings in the Jefferson-Madison Homes site, these to be replaced with new units for low-income Negro families. For the latter project, land acquisition is now being carried through, and actual demolition and construction should be well under way within the next several months. Construction of the addition (FLA-1-1A) and the Jefferson-Madison Homes Project (FLA-1-2) will each be supervised by an architect, under contract with the associated architects. The only problems seem to be in connection with USHA, which is requiring an "unusual amount of detail" and is also responsible for "delay through

its legal division on contracts and other matters." There are no unconverted earmarkings with USHA.

In line with its belief that a systematic educational program is important to achievement of its purposes, the Authority has continued and developed its public relations activities. These have included radio broadcasts of the transcriptions *Slums Cost You Money*, showings at theatres, as well as before special groups, of the motion picture *Housing in Our Time*, speeches by the executive director, distribution of pamphlets describing its projects, and dissemination to newspapers of items on all subjects of housing interest.

Whether in response to these public relations activities or not, the attitude of consumer, labor, civic, and business groups has generally been favorable. Business has realized that low-rent housing releases money for other necessities—an instance being Brentwood Park's 230 families, which save about \$21,000 through lower rent—and real estate men generally favor the program because they know that increased property values are resulting and that high standards of maintenance will prevent the early deterioration usual in private low-rent neighborhoods. Rental agents, who were at first antagonistic and bitterly opposed to low-rent housing because of fear of competition, have now, with but one or two exceptions, come to realize that they cannot build and rent at a profit to the groups accepted as project tenants and at the same time provide decent accommodations. The Authority, in its turn, gives full cooperation upon request whenever possible.

In addition to the activities mentioned, the Authority has also compiled and published a study of *Vital Statistics on First 230 Families* in Brentwood Park and is presently engaged in a similar study for Durkeeville. Inasmuch as the USHA program has required the full time of every staff member, there have been no non-USHA activities.

Orlando

The Housing Authority of the City of Orlando—formation of which received unanimous city council approval in the first month of 1938—has under construction a 174-unit project known as the Griffin Park Negro Low-rent Housing Project. Plans were prepared by five of the leading local architects, banding together as the Associated Orlando Architects. The contract calls for completion of the project by June, 1940; and an application for 80 additional units, land for which is already acquired, is now before USHA. The loan contract amounts to \$608,900, and the estimated net construction cost per unit is \$1,884.

The city has given valuable assistance in several ways. In the Authority's infancy it donated \$500 outright, furnished the services of the

assistant building inspector, and provided offices in the city hall. Later, during the period of surveying and commencement of project work, it loaned the Authority \$2,742 without interest. This loan has now been repaid.

The principal criticism directed at the Authority has been for constructing a Negro housing project before a white housing project. If Congress appropriates additional housing funds, however, the Authority plans to attempt to obtain money for a 300-unit, vitally needed project for white persons.

*Tampa**

The Housing Authority of the City of Tampa has at present one project 70 per cent completed and two on which it expects construction to begin in the early spring. It is anticipated that the first of these, North Boulevard Homes (FLA-3-1R), designed to house 534 Negro families, will be opened for partial occupancy before the first of April and for complete occupancy around the first of June. Of the other two, one—Ponce de Leon Courts (FLA-3-2)—will house 320 white families of Latin extraction, the other—Riverview Terrace (FLA-3-3)—328 white families of Anglo-Saxon extraction. Opening of bids for Ponce de Leon Courts is scheduled for March 13, whereas for Riverview Terrace the award has already been made. Both projects should be ready for occupancy by the first of 1941. The total amount under USHA loan contract comes to \$3,916,000.

Having carried on a vigorous educational campaign, the Authority has not only enjoyed excellent cooperation from the Tampa Chamber of Commerce, labor groups, businessmen, and civic and fraternal organizations, but has also worked closely with the state, county, and city. The latter has agreed to eliminate one substandard dwelling unit for every new dwelling unit built by the Authority, and the Authority, in its turn, has agreed to try to obtain credit for an equivalent elimination whenever a substandard home is brought up to standard through city efforts. Other cooperative activity with the city includes the joint sponsoring of a real property inventory and low-rent housing survey which will be completed toward the close of May. Copies of the results of this survey will be supplied to the Tampa Chamber of Commerce for use of the public and to the city for use of governmental bodies.

The Authority believes that from the standpoint of public health alone, the elimination of insanitary homes, disease breeding places, fire hazards, and substandard homes generally, is of paramount impor-

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

tance. In line with this conviction, it has itself demolished 290 sub-standard dwelling units since the first of August, 1939.

Staff of the Authority, now numbering four, was augmented during the year by the addition of a secretary-clerk.

West Palm Beach

The Housing Authority of the City of West Palm Beach, organized August 26, 1938, is occupied with two projects, a 246-dwelling-unit project for Negroes (FLA-9-1) and a 122-dwelling-unit project for white persons (FLA-9-2). For the former, called Dunbar Village, loan and annual contributions contracts have been obtained from USHA amounting to \$731,000 and \$33,525 respectively; for the latter, the contracts amount to \$399,000 and \$18,300. Dunbar Village went into construction in September and is being supervised by the Authority itself instead of by the architects.

Authority personnel consists of a secretary-executive director, office secretary, bookkeeper, clerk-of-the-works, clerk, and three inspectors.

No plans are being formulated for the future until there has been time for study of the existing projects.

GEORGIA

*Atlanta**

Significant of the progress during the past year of the Housing Authority of the City of Atlanta is the great increase of its staff. Consisting at the opening of 1939 of an executive director, assistant executive director, technical director, and two stenographers, it now numbers nineteen full-time employees who include, besides the above named persons, an assistant technical director, field manager (in charge of relocation), accountant, two field office supervisors, four field men, a tenant selection supervisor, and three stenographers. In addition, there is a general counsel who doubles as public relations adviser.

Although there are no professional consultants directly connected with the Authority, other than the general counsel, twenty architectural firms which employ their own engineers and professional consultants, have been engaged for the six projects being developed. WPA personnel are still working on an Authority-sponsored real property survey.

Land acquisition, preparation of plans and specifications, letting of construction contracts, slum clearance, and a start towards reconstruction of the first four of the Authority's six projects provided the big

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

job of the past year. These four projects had been placed under USHA loan contract at the close of 1938.

By January 1, 1940, five out of the six project sites had been acquired, and the approximate status of development was as follows: Clark Howell Homes (GA-6-1)—construction of the 62 dwelling buildings and 630 units 22 per cent complete; John Hope Homes (GA-6-2)—construction of the 31 buildings and 248 units for Block A, 17 per cent complete, of the 52 buildings and 358 units for Blocks B and C, 2 per cent complete; John J. Eagan Homes (GA-6-5 R1)—a small amount of demolition accomplished; State Capitol Homes (GA-6-3)—contract in process of execution; Grady Homes (GA-6-4)—advertisement of bids tentatively set for March 1; and the unnamed project (GA-6-5 R2)—working drawings not yet started. USHA loan contracts provide for an aggregate advance of \$15,011,000, total advances to January 1, 1940, being \$4,558,000.

Immediate plans in connection with these projects call for the carrying forward of construction on Clark Howell Homes, John Hope Homes, John J. Eagan Homes, and Capitol Homes, for demolition of existing houses on Grady Homes, and for completion of land acquisition on the project not yet named. Tenant selection staffs are at present being set up for Clark Howell Homes and John Hope Homes.

Non-project plans involve negotiations now in process with USHA whereby the PWA-built Techwood Homes and University Homes would be leased to the Authority for management and operation for approximately twenty months.

To date full cooperation has been obtained from the city government, including the planning commission, in connection with the closing and abandonment of existing streets and the dedication of new streets looking toward the development of a better street pattern and city plan. In addition, the city has contributed \$28,800, part of which was used in sponsoring the real property inventory. The city parks department has also given wholehearted support by agreeing to maintain the new parks and play areas whose development is contemplated. Equivalent elimination provisions of the cooperation agreement will be complied with by obtaining the assistance of the fire, health, and building inspection departments in enforcing ordinances concerning demolition or repair of unsafe and unhealthful dwellings. Under its present program the Authority plans to demolish approximately 1,968 dwelling units.

In evacuating families from cleared slum areas and relocating them, the Authority's own Colored Advisory Committee has been of great

help. With its assistance, over 1,800 Negro families have been relocated despite the scarcity of vacant houses available for colored low-income families.

Authority operating expenses, which were paid from project development funds, came to \$44,056.51. Although much money, effort, and time went into its first annual report (which was for 1939), the Authority believes that the result was worth the expenditure.

*Augusta**

Two of the projects of the Housing Authority of the City of Augusta being practically completed, the Authority opened bids in January, 1940, for the Gilbert Manor project (GA-1-3-R), which will house 278 Negro families. The Authority has recommended that the award go to the Claussen-Lawrence Construction Company, of Augusta, at approximately \$680,000, and construction will be started as soon as USHA gives its approval of the contract. Bids for space heaters, hot water heaters, ranges, and refrigerators will be taken at a later date.

Of the two completed projects, Olmsted Homes (GA-1-1) and Sunset Homes (GA-1-2), approximately 25 per cent of the units are already occupied, and applications are coming in at a satisfactory rate. Olmsted Homes will house 167 white families, Sunset Homes 168 Negro families.

*Columbus**

The Housing Authority of Columbus has enjoyed since inception the general support and cooperation of the city administration, labor, civic clubs, the local press, and other groups. Such opposition as exists has been kept in the background by a policy of absolute Authority frankness and by spreading architectural, legal, and real estate work as much as is consistent with efficiency. To this latter end, architectural contracts for the Authority's three projects were made with the Associated Architects, which includes all licensed architects in Columbus, while contracts for appraisals and optioning of real estate were made with the Columbus Real Estate Board, which consists of all the real estate offices in the city. Legal and title work was likewise apportioned, some of it going to each law office. Public relations have been handled by a member of the Authority with the assistance of the regular staff.

Though the three projects are in reality two projects and one addition (GA-4-1R, GA-4-2R, and GA-4-2A), they are being carried on as separate undertakings. The Negro project, named Booker T. Wash-

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

ington Apartments, originally provided for 288 units and went into construction in the early summer. An additional loan contract, however, enlarged the project by 104 units, and on these latter construction was not begun until early in 1940. Both the Booker T. Washington Apartments and the white project, known as the George Foster Peabody Apartments, are in slum areas occupied by Negroes. Construction on the white project began in October.

Subsequent to a comprehensive campaign in which practically every Negro family in the city was reached by means of visiting Negro schools and churches, distributing literature, and making special talks, the taking of applications from prospective colored tenants began on January 1 at the project site. This work is being handled by the permanent management staff of the project plus the help of three temporary clerical employees. Since a large percentage of applicants apparently are eligible, present indications are that enough applicants will be available to fill the project as soon as it is opened. Occupancy of the first block is expected about the first of March.

A full-time staff of seven is employed in carrying on the three projects—an executive director, an auditor, three clerical employees, and two clerks of the works, one on each project. For the Booker T. Washington Apartments a permanent management has been selected consisting of a project manager, a bookkeeper, and two clerical assistants.

Although the Authority has had many problems and obstacles, none has proved serious except the relocation of Negro families already on the sites. Since both sites were thickly settled, finding homes for the several hundred families involved took the full cooperation of real estate rental offices, Negro leaders, and the dispossessed families themselves. The resultant crowding will be relieved as the Booker T. Washington project opens up.

Proposals for the immediate future are aimed at entire elimination of an objectionable slum area not completely covered by the original undertaking. To this end, plans providing for a 72-unit addition to the white project are being drawn up and will be submitted shortly.

*Macon**

The two projects of the Macon Housing Authority, Oglethorpe Homes (GA-7-1) and Tindall Heights (GA-7-2), are now in process of construction and were 45 per cent complete at the end of January, 1940. Although demolition on the sites was handled by the Authority, the city will take care of the remaining number of units necessary for

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

equivalent elimination. The Oglethorpe Homes project is for whites and consists of an administration building, 21 dwelling buildings, 747 dwelling rooms, and 188 dwelling units. The Tindall Heights project is for Negroes and comprises an administration building, 38 dwelling units, 1,246 dwelling rooms, and 318 dwelling units. The general construction bid for the former amounted to \$523,000 and was put in by R. A. Bowen, of Macon; for the latter the bid amounted to \$813,413 and was submitted by the General Contracting Company, of Atlanta. The Associated Architects of Macon designed both projects. In December bids covering all equipment were received, and at present applications for tenancy are being taken.

On November 14 the Macon Authority sold \$1,000,000 in six-months notes to the Chemical Bank Group at three-fifths of 1 per cent interest, thus becoming one of the first eleven authorities to sell temporary notes to private banks. The Authority's USHA loan contract amounts to \$1,642,000.

The permanent staff of the Authority now numbers four, an executive director, bookkeeper, and two secretaries. Details of public relations work, of which considerable is being done, are handled by a person outside the staff.

Rome

It is anticipated that the dual-project activities of the Housing Authority of the City of Rome, established March 25, 1938, will enter upon the tenant selection stage in the summer of 1940. The Authority has a loan contract with USHA for \$829,000 and plans to raise its 10 per cent locally through bond issues. Its cooperation agreement with the city provides for municipal elimination of an equivalent number of substandard dwelling units within one year after project completion.

The two projects (GA-5-1 and GA-5-2), are known, respectively, as DeSoto Homes and Altoview Terrace. The former consists of 148 dwelling units and is for whites, the latter of 94 dwellings units for Negroes; both have administration buildings and play areas. The buildings are one- and two-story duplexes and row houses. The practically fireproof construction consists of concrete foundations, hollow tile stucco walls, and slate roofs. Options were obtained with ease, bids received July 18, and construction begun in September. Completion and occupancy is expected during the early fall of 1940.

Authority personnel consists of a secretary-treasurer, bookkeeper, stenographer, clerk of works, assistant clerk of works, and clerk.

Savannah

In December, 1938, upon the petition of seventy-five citizens, the Mayor and aldermen of Savannah created the Housing Authority of Savannah. Mayor Robert M. Hitch, on January 7, 1939, appointed five commissioners with the approval of Governor E. D. Rivers.

All local authorities in Georgia operate under the supervision of the State Housing Authority.

Local, civic, and business clubs and agencies including the Savannah Real Estate Board endorsed the movement, and the city administration was and is very cooperative.

An outstanding achievement in operations has been the acquisition of sites, which has been accomplished through the assistance of the real estate board, the actual purchase price being less than the original estimate of cost of all sites except one.

The municipal administration authorized the financing of the Authority during its preliminary stages, but the necessary funds were actually advanced by the chairman who was reimbursed after a loan contract was made with the USHA. No interest was charged for the funds advanced. The municipality donated the services of its engineering department during the early stages of the Authority's operations, and has agreed to develop and operate a ten-acre park in connection with the two Negro projects which lie adjacent to each other.

A WPA project sponsored by the local authority and the municipal administration conducted a real property survey, the results of which were very valuable in planning the program.

The Authority also expects to conduct an educational campaign over the radio and in newspapers and contemplates the issuance of a monthly bulletin supplemented by moving pictures to be displayed before local clubs and organizations, as well as in the leading theaters. An informational director will soon be employed for this purpose.

The staff is composed of an executive director, technical advisor (part-time), secretary, accountant, two clerks, supervisor of tenant selection, and two assistants. The professional consultants are the Associate Architects of Savannah, composed of the four leading architectural firms in this city.

There are three projects under loan contract. Fellwood Homes, (GA-2-1) has 176 dwelling units to be occupied by Negro tenants. Construction began on September 1, 1939, and is now about 60 per cent complete. The project will be ready for occupancy about May 1, 1940.

This site was practically vacant, there being about 40 substandard dwelling units in an area of 22 acres, only half of which is now being developed. Applications from prospective tenants are now being received. Over-all cost of this development was \$750,000.

Yamacraw Village (GA-2-2), has an area of about 32 acres, 10 of which will be developed as a park. This was a slum-clearance site with about 700 substandard dwelling units, all of which are now being demolished to be replaced by 489 fireproof units at a cost of approximately \$2,250,000. Construction was begun February 1 and will be completed in about a year. It will be rented to Negro tenants. Its outstanding features are an administration building and a community center which is a reproduction of "The Hermitage" an ante-bellum plantation residence of local historic prominence; and the First Bryan Baptist Church, the home of the oldest colored church in America, established over 150 years, which has occupied this site since shortly after its organization. The present building was erected in 1873. Both projects will face U. S. highway No. 17 for about 1,500 feet each, right at the approach to the city, and are separated from each other by a viaduct over railroad and steamship terminals.

Garden Homes Estate (GA-2-3), is a white project situated on 70 acres of vacant land about one mile from the center of the city but surrounded on all sides by good residential neighborhoods. About 30 acres of this site will be developed with 314 modern and sanitary dwelling units at a cost of about \$1,100,000. Bids for construction will be opened on March 5.

The Authority contemplates issuing income bonds for the local share of the loans, for which there has been found a ready market.

The development of five additional projects is hoped for as soon as funds are available.

Thomas County

Although the Thomas County Housing Authority has as yet no loan contract for the rural project which it contemplates, its application for USHA financial assistance is now in Washington.

ILLINOIS*

A substantial portion of the activities of the Illinois State Housing Board in the past year have been directed to the assistance of counties and municipalities, clearing the way for communities to serve their own

* For an account of activities previous to 1939, see the 1935, 1936, 1937, 1938, and 1939 *Yearbooks*.

problems; stimulating and advising them to undertake and press such housing programs as most nearly meet local problems.

Illinois is particularly fortunate in having such a comprehensive background of enabling legislation that many sorts of local housing programs are permissible; and many types of financing open to approval. Hence, this Board is both coordinating numerous programs and urging diversification of efforts. Diversification seems advisable to make full use of various financial resources which might meet the needs of specific groups.

To properly understand the past year, it is necessary to bear in mind that the full legal validity of legislation harmonizing Illinois housing laws with the U. S. Housing Act of 1937 was involved in a test suit which was decided by the state supreme court early in the year. The decision gave much clarity to the laws and helped to establish their broad serviceability. While this test suit definitely cleared the way for public housing in Illinois, much administrative pioneering has been required during the past year to place the laws in actual operation. The educational work of several years, stimulating counties and municipalities to make use of opportunities available to them, came to fruition shortly after judicial affirmation of the laws. Within a few months eight housing authorities were inaugurated. Subsequently, six other counties and municipalities have taken steps to avail themselves of the opportunities offered under Illinois statutes.

The combination of stimulation, education, and consultation has thus brought twenty-one cities and counties into active prosecution of housing programs. Of these county housing authorities which serve numerous communities and rural areas, two encountered certain perplexities in the advancement of their work. Elaboration of local programs assures benefits for rural areas as well as municipalities. The first such rural project was designed during 1939, and is being placed under contract as this report goes to press.

By constructive insistence upon assurance of facilities for local housing authorities, the State Housing Board has helped local housing authorities to function promptly for the purposes they are intended to serve. Special attention has been directed to financial arrangements for the preliminary operating budgets of local authorities.

The Board devised a banking procedure by which local authorities may utilize credit arrangements to produce cash for operating expenses, regardless of the type of project which may subsequently be undertaken when local facts have been ascertained. Such preliminary financing of housing authority budgets is to be reimbursed as subsequent arrangements permit. In some instances, substantial amounts are reimbursible

from construction funds. Otherwise, dwelling rents over a period of years would retire the obligations.

Local housing authorities, having tried acceptance of services with payment contingent upon successful project development, are in substantial agreement that there are definite operating advantages available if they command their own funds.

Hence, authorities are engaging executive personnel to carry out the policies established by the commissioners. The services of professional and technical persons have been welcomed by Illinois housing authorities, but unfortunately there have been misrepresentation and unethical practices ranging from obvious frauds to insidious tactics. Experience has reaffirmed the fact that a competent executive director engaged by a housing authority to conduct its work is the first line of defense against such exploitation. The local authorities are having considerable difficulty in finding persons skilled in the all-around point of view that a housing authority needs in its chief executive.

There is a deceptive supply of persons representing themselves as "experienced" who may be well grounded in specific types of activity germane to a housing authority's program, but lacking either the understanding of city planning as a guiding factor in a housing program, or lacking comprehension of the importance of a housing program in carrying out a city plan.

Since the power to spend money is one aspect of the power to carry out plans for municipal development, this Board concurs with local authorities in the view that housing programs be regarded both as a *beneficiary* of city planning, and an *executor* of official plans for the orderly development (or redevelopment) of portions of the community.

Substantial progress has been made in the past year, fostering good relations with these groups that are often antagonistic to publicly subsidized housing. The position of the Board, encouraging all feasible and legitimate measures to bring about an increase in the total supply of sound dwellings, the conservation of usable shelter, and the offering of inexpensive quarters, provides a sound basis for these cordial relations.

While the Board has continued its policy of cooperating with local authorities, it has constantly refrained from undertaking any activity which involved assumption of local responsibility. This has been emphasized in the research program.

The Southtown Planning Association in Chicago took corporate form, engaged outstanding technical personnel, and made notable progress during 1939. The factual basis for this work was offered by the State Housing Board through a WPA project (1937-38) devising

methods for rapid survey of land uses. These data are still under study, constantly disclosing new relationships which suggest possible methods of neighborhood stabilization, rehabilitation and improvement. Similar work is under way in many parts of the state, but unfortunately analysis and utilization of the data have been much less complete. Technical societies have stated in published reports that they regard the 1939 *Report of the Southtown Planning Association* one of the most important documents which have been published on the subject of neighborhood stabilization and improvement.

It is particularly significant that the Illinois laws were restudied and recommendations made during 1939 to bring about more sound property ownership arrangements in blighted areas. Legislative proposals, which contemplated authorization of private companies to carry out city planning objectives while using private land ownership, private operation, and private finance, were adopted by one branch of the legislature, and abandoned just before enactment by the other chamber. Misunderstanding led to the confusion, but some such proposal will probably be considered at the next session of the legislature. While the proposals dealt with land use comprehensively, and would have authorized private agencies in blighted areas, competent to deal with the orderly development of substantial tracts, they might or might not have had any bearing on residential conditions. It was the intent of the bill that such companies would be chartered for the orderly achievement of neighborhood land uses designated by the official city plan. In blighted neighborhoods which are of nonresidential character, such work would probably result in nonresidential construction. Since no subsidy is implicit in the suggestions, it is quite likely that such companies, if authorized, would function in large part as liquidating trusts, to revamp investments and bring the blighted areas to some sound financial condition.

The State Housing Board has furnished a multitude of services without charge, on a wide variety of occasions, to communities contemplating or engaged in housing programs. This comprehensive program of coordination and stimulation is carried on by a full-time staff of five persons. WPA workers have not been used during 1939 under the sponsorship of the Board, but local housing authorities have benefited greatly from such services. Part-time personnel are employed for photographic and special stenographic work. Necessary consultative and technical services have been engaged on a part-time basis. Services so rendered have included professional advice on site planning, legal procedures, management techniques, financing, and related matters.

The budget of the Board for 1939 was particularly inadequate during

the first half of the year, while a transfer of funds from one account to another was pending before the legislature. In the latter portion of the year, the availability of funds was greater, but so organized as to raise numerous perplexities. These have been, in part, overcome. The amount available to the Board totals, currently, some \$25,000 per annum. This is a net increase of about \$5,000.

These small expenditures by the state have resulted in a return, based on total cost of housing projects occupied or under construction, of \$645 for each dollar expended to date. It is important to bear in mind that the investments accruing from the work of the State Housing Board are not carried out with state funds. Not only is the state free of obligation in this work, but is free from expenses for repairs, maintenance, etc. If current commitments available to local authorities are carried through, the return on the work of the State Housing Board will come to \$2,710 for each dollar expended to date.

The benefits of all this fresh private and public investment in housing go directly to the lives of the citizens. The funds now under contract and committed will provide decent homes for at least 128,000. The jobs made available will amount to at least 48 million man-hours at the building sites and in the production of building materials. It is no accident that the state is thus tentatively assured a gain of \$2,710 on every dollar which has been used to bring about a state-wide group of housing programs. It is actually a tribute to the soundness of Illinois legislation, permitting, as it does, most advantageous and diversified use of public and private financing.

Alexander County

The Alexander County Housing Authority is the outgrowth of Cairo citizen interest in rejuvenation of the building industries, promotion of small-home ownership, and slum clearance. This citizen interest culminated in a successful petition to the county supervisors for appointment of a housing authority, and was given official sanction in January, 1938, when the State Housing Board approved the supervisors' action.

A year after its formation, the new Authority petitioned the WPA to conduct a real property survey under Authority sponsorship. The resultant survey furnished valuable information concerning local housing conditions.

In September, 1939, having borrowed \$3,000 on the credit of Cairo for use as an operating fund in making application to USHA, the Authority opened offices and hired, on a contingent basis, a local attorney and a firm of St. Louis, Mo., architects and engineers. Application for

two projects, one for low-income Negro families, the other for low-income white families, was made to Washington in December and was granted in the amount of \$1,735,000. The Authority is now starting preparation of detailed plans and specifications, which, it is hoped, will be submitted to contractors before early summer. Considerable enlargement of the staff, consisting at this time of an executive director and a secretary, is anticipated in the near future.

During preparation of the application for urban projects, USHA requested the Authority to submit an application for rural housing. This was done. It is the first Illinois application of its kind and one of the first in the country. Its approval is contingent on passage by the House of Representatives of the bill extending the USHA-local program.

*Chicago**

Although the Chicago City Council made available a loan of \$15,000 to the Chicago Housing Authority for general administrative expenses during the year, no use was made of the money because all central office expenses were covered by rental income from the three leased projects and by the development fund of ILL-2-1. The city further showed its good will by making available the services of the corporation counsel for all legal matters except those concerned with land acquisition for ILL-2-2.

The central office staff has increased during the year from eight full-time employees to nineteen, chief of which are an executive secretary, administrative assistant, accountant, and technical director. At the three occupied projects 119 persons are employed. Consulting engineers have been used in connection with the purchase of coal for the purpose of making coal tests and inspecting the boilers and heating records, it being planned in connection with the latter function to employ a consulting engineer twice a year instead of a supervising engineer part-time.

The Authority has continued to operate its three leased projects, Jane Addams Houses, Julia Lathrop Homes, and Trumbull Park Homes. For these the combined operating statistics for the month of December show the rent roll at \$62,490.77, losses due to vacancy at \$153.35, vacancy percentage at one-fourth of 1 per cent, and salaries and wages at \$29,764.36. Delinquencies as of January 1, 1940, amounted to \$5,114.94. Since all rental rates were reduced at the first of the year, the monthly rent roll for 1940 will approximate \$53,500 as compared to \$62,500 for 1939.

Other project activity comprises the 1,708-dwelling-unit ILL-2-1,

* For an account of activities previous to 1939, see the 1937, 1938, and 1939 *Yearbooks*.

for which loan and annual contributions contracts had already been obtained at time of last reporting, and ILL-2-2, for which a loan contract was received more recently. On the former, general excavation work and footing excavation are approaching completion, and concrete foundations and reinforcing steel are approximately 34 per cent and 19 per cent completed respectively. Negotiations for the local share of the loan for these projects are waiting on USHA determination on the type of bond issue. Annual contributions are to be provided by tax exemption.

Future plans call for the development of ILL-2-2, a row-house slum clearance project, which is now at the stage of optioning; for an analysis of the possibilities for rehabilitation with or without subsidy and of other techniques in the handling of existing housing; for development of a program of cooperation between the department of health, relief department, and the Authority in caring for present residents of the most substandard housing in the city and in eradicating such housing after it has been vacated; and for investigation into the possibilities of a program for families evicted for too high income or for other marginal income families, particularly those wishing to live in the near-in blighted areas. In addition, the Authority has taken steps to contact the department of health, municipal tuberculosis sanitarium, for the purpose of working out a cooperative program of enforcing minimum standards and of referring tenants of substandard housing to Authority projects. An approach has also been made to the problem of working out a better relationship with the Chicago Relief Administration both so that its clients can be admitted to tenancy and so that families can remain in tenancy after going on relief.

In the field of public relations the Authority has confined itself to a report of activities from its inception to 1940 and to the preparation of a simple brochure for distribution to prospective tenants and agencies. In process of preparation is a report on the possibilities of rehabilitation through public and private enterprise.

Metropolitan Housing Council. The city planning activities of the Metropolitan Housing Council of Chicago were based during the past year on the belief that sound housing expansion is not achieved merely by building more houses and improving standards of design and construction but also by long-range community planning. To this end the Council devoted much time to participation in activities centering around the reorganization of the Chicago Plan Commission. Such reorganization was made possible in July by passage of an ordinance that was accompanied by a resolution establishing a City Planning Advisory Board of 61 ex-officio members and 200 lay members, to be selected with proper recognition of neighborhood representation. To

date the appointments made by the Mayor have followed to a large extent the recommendations made by the Council and other groups and have met with general approval. As in 1938, the Council and its staff had the opportunity of assisting the commission in preparing its budget and obtaining support for it.

Much of the work of the new Chicago Plan Commission will be based upon data gathered by the nearly completed land use and real property inventory in obtainment of which members and committees of the Council were originally instrumental. Although this data is essential for the much needed rezoning, the Council believes that additional zoning research is necessary, and that any studies made along such lines should go into its study, "Zoning and Zoning Administration in Chicago."

In addition to its work with the commission, the Council has also been active through its Committee on Neighborhood Rehabilitation and through the Neighborhood Conference in strengthening existing community improvement groups and fostering new ones to the end that further encroachment of blight in the various districts may be stopped and that measures designed to eliminate such deteriorating factors as now exist may be developed. With these goals in mind, the Council staff has notified all neighborhood organizations of all proposed changes in the zoning ordinance not only so that undesirable alterations might be opposed but that better understanding of zoning problems and practices might result. The Council feels that were it not for its own staff limitations, much more could have been done with these groups.

Another important Council activity has been concerned with enforcement of ordinances governing substandard housing conditions and has grown up because a lack of staff on the part of the municipal administration has resulted in the policy of not making inspections upon which action can be based unless complaints have been filed. The Council has, therefore, acted as a clearing house for such complaints as come from social agencies, neighborhood organizations, and individuals. Of the 609 complaints received during the year, 413 were sent to the board of health and 102 to the department of buildings—special investigations being made by the Council whenever possible. Although no immediate improvement was noted in many of the reported cases, in many others necessary betterments resulted, the worst buildings being vacated and some, at least, demolished.

A general summation of Council activities during the past year includes regular attendance at the sessions of city council committees on housing and buildings and zoning, holding of six open meetings for

discussion of subjects of such general interest as public housing and neighborhood conservation, expansion both of contents and use of its own library, continuation of its interest in the activities of the Chicago Housing Authority, and the giving of some eighty talks before various organizations including regular lectures at the University of Chicago, Central Y.M.C.A. College, Chicago Teachers College, and junior colleges.

The most serious limiting factor in the Council's service to the community is that of financing sufficient staff and office services to utilize fully the interest shown by committee members and other volunteers.

Coles County

Activities of the Housing Authority of Coles County, established in November, 1939, have been terminated through the action of the city councils of Mattoon and Charleston, which rejected the agreement of cooperation.

Decatur

Created as a result of a report of a fact-finding committee appointed in 1938 to study Decatur housing conditions, the Decatur Housing Authority was appointed August 26, 1939, subsequent to acceptance by the State Housing Board of a city council recommendation. Findings of the report on which this recommendation was based were, in part: that 3,000 of Decatur's 15,000 families have an income of less than \$70 a month; that there are 400 houses unfit for use which should be demolished; that, according to a real property survey made in 1934, there were 3,163 houses with no indoor toilet, 4,440 with no bath facilities, 1,460 with no running water, 2,564 needing major repairs, and 1,315 more than fifty years old; that since that time the number of houses in each of these classes has increased; and that there are more than 3,600 families who are willing and able to work who need sanitary housing facilities.

The Authority's first meeting was held September 5, at which time organization took place. Early in November the city loaned it \$500 for the payment of administrative and overhead expenses. This sum is to be repaid when possible.

Although handicapped by lack of staff, the Authority has, nevertheless, managed to forward to USHA a request for an earmarking of \$2,000,000 and an application for financial assistance for a 440-unit project. In addition, it has adopted a definition of a substandard house, selected temporary sites, and made a number of appointments including that of Aschauer and Waggoner, of Decatur, as architects; Harland

Bartholomew and Associates, of St. Louis, as landscape architects and site engineers; the Beling Engineering Company, of Peoria, as project engineers; and a private attorney as legal assistance. In absence of a staff, all work customarily done by an executive secretary has been handled by the attorney.

Prompted by suggestions from USHA, minor revisions intended to cut down cost are now being made in the Authority's application, and additional information is being furnished to enable the USHA technical staff better to analyze the application. With the exception of these matters, the Authority is marking time pending USHA decision. This, it seems, depends upon availability of funds, USHA itself having given recognition of need for the project.

Not only the municipal administration but interested public bodies, civic organizations, and the local newspaper, have been sympathetic and cooperative.

Granite City

The Granite City Housing Authority, established in May, 1939, has an approved loan contract for 151 dwelling units which will be arranged in 28 one- and two-story buildings. Advertising of bids is expected to take place in April.

Residential building in the city has not kept pace with the need and there is danger that expansion of industrial plants will be hindered by lack of residence room for additional employees. The Authority has found justification for its program in the conditions revealed by the preliminary housing survey, which shows, for instance, that many buildings are not provided with sanitary facilities, inside toilets, or baths, and that many outside toilets are not connected to the city sewer system. Furthermore, overcrowding is widespread.

Madison County

The Madison County Authority was established in October of the past year subsequent to passage by the county board of supervisors of a resolution asking the State Housing Board to approve such an action. The Authority operates over all of Madison County except the cities of Alton and Granite City, which have their own Authorities.

Lacking funds, the Authority has appointed no employees and is still in the throes of work on its organizational set-up. Application for a WPA survey of the county is contemplated, but it is expected that nothing along that line can be started until after June, 1940, when the federal census-takers will be out of the field. About the only positive step to date has been approval by the county supervisors of an agree-

ment in lieu of taxes and the taking of a USHA research advisor on an inspection tour. The advisor's reaction was that substandard housing conditions exist in the county and that therefore, at least as far as he was concerned, an earmarking would be approved.

Public reception of the Authority has generally been favorable. The city council of Edwardsville passed a resolution supporting the housing program, and the labor organizations of Edwardsville, Wood River, and Collinsville passed similar resolutions and offered assistance. The press, too, of these cities—as well as that of Granite City—has generally expressed support.

What opposition there has been has come from Alton, which fought the agreement in lieu of taxes and whose building and loan companies have protested the program not only as a scheme to waste public funds but also as a venture that will lose tax revenue for the county. The editorial policy of the Alton press is unknown.

*Peoria**

On June 14 the Peoria Housing Authority entered into new loan and annual contributions contracts with USHA increasing the amount under loan contract from \$3,127,000 to \$4,227,000. As plans developed, it became apparent that another 87 dwelling units were needed. To this end—another loan contract increase being unnecessary because of USHA authority to exceed the loan contract up to 10 per cent without Presidential approval—USHA agreed to make available a portion of the 10 per cent supplemental loan. Thus, counting the 10 per cent to be financed locally, the Authority has an aggregate fund of \$5,167,000. Total estimated development cost for the 606-unit Harrison Homes project (ILL-3-2) and the 487-unit Colonel John Warner Homes project (ILL-3-1R), now under construction, is approximately \$5,000,000.

Prior to 1939 the Authority had received only \$8,000 from USHA. During the year this amount was increased to \$815,000, bearing interest at $3\frac{1}{4}$ per cent. Instead of borrowing direct from USHA, the Authority has sold six-months loan notes to a group of banks at an annual interest rate of three-fifths of 1 per cent, thereby saving approximately \$75,000 in interest during the current year.

A chronological review of project progress during the year begins with March 6, when loan negotiators started taking options on property on both sites, and culminates on December 31, when thousands of yards of top soil from the Harrison Homes site had been removed and Authority construction offices on both projects, as well as excavation on

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

the Colonel John Warner Homes site, were complete. In the interim, land acquisition had been finished, relocation of approximately 250 families carried through, demolition completed, sites cleared, and contracts entered into with the Peoria Associated Architects. Wrecking was done at a profit of \$2,275. Construction bids were received from seven general contractors and opened at a public meeting attended by more than 200 interested persons. The Patrick Warren Construction Company was awarded the contract at a price of \$3,616,700.

The Authority is especially proud of the way in which land acquisition was managed, feeling that the fairness with which real estate transactions were handled is clearly reflected in the fact that in no case was it necessary to take such legal steps as forceable entry and detainer for possession of property. In the few cases in which property owners were unable to deliver good and sufficient titles, the Authority, in accordance with its policy of shouldering expenses of such real estate transactions, filed friendly condemnation proceedings. In all but one case in which there was disagreement as to the worth of property, agreement was reached outside of court. In this one case, the verdict awarded the owners an amount considerably less than that which the Authority had offered.

Both projects together cover a total of 46.9 acres, the average number of families to be housed per acre being 23. Buildings, which are three-story apartments and two-story row houses, are heated with steam and supplied with hot water, from a central plant. Each dwelling unit has a modern bathroom, and kitchens are equipped with metal cabinets, work cabinet tables, refrigerators, and cooking stoves. Exterior walls are of brick with masonry back-up; floors are concrete, walls and ceilings plastered, and roofs flat and built up. In the basements of three of the fourteen apartment buildings are community laundries, while each dwelling unit in the two-story row houses has a combination laundry tub and sink in the kitchen. Construction work will extend over eighteen months from November, 1939.

Almost coincident with the beginning of construction was the news that WPA had approved a real property and low-income housing area survey for Peoria, to be carried out with WPA personnel under Authority sponsorship. Data from this survey is necessary to bring up to date the 1934 real property inventory and supply the Authority with accurate supporting information for its application for additional funds with which to enlarge its present program. Although outside enumeration work is finished, two or three months will be required to complete final tabulations. Preliminary figures indicate that 33.8 per cent of city dwelling units are substandard.

A somewhat novel feature in more usual educational and informational activities was the public ceremony, attended by local and state officials and a USHA representative, which was held in connection with the first demolition work on June 19. This ceremony was broadcast over WMBD and widely publicized in the local press. The most important housing event of this nature, however, was the visit of USHA Administrator Nathan Straus, whose activities during the day were given much publicity by the *Peoria Journal-Transcript*, *Peoria Star*, *Labor Temple News*, and Station WMBD. These organs, it should be noted—not to mention the city administration, State Housing Board, and other public agencies and civic organizations—have given wholehearted support to the Authority's program.

During 1940 educational work will be continued "on all fronts," invitations for talks before interested local groups to receive preferred attention. *Housing in Our Time* will be shown extensively, and a new booklet, *Questions and Answers about Peoria's Low-Rent Public Housing Program*, will be available for general distribution.

Springfield

The Springfield Housing Authority accepted its charter January 18, 1938, and immediately requested an earmarking of \$2,800,000 from the United States Housing Authority. Delay incident to enactment of amendments to state legislation and establishment of the constitutionality of such legislation prevented submission of a formal application to USHA until the summer of 1939. Formal application and all exhibits were filed August 9, 1939, and a loan contract was executed November 2, 1939.

A site development plan has been prepared and approved for an area of approximately nine square blocks. The development includes approximately 600 dwelling units of an average of 4.272 rooms per unit. The project will consist of two-story row houses and flats constructed within the existing utility lines and mains. Construction will be hollow tile with brick facing, cement floors, and flat roofs.

The dwelling units will consist of living room, dining space, kitchen, bathroom, and one, two, three, or four bedrooms. Each will have a utility room provided on the first floor, and there will be no basements except under four of the 57 buildings. No garages will be located on the site, but adequate parking facilities will be provided in the rear and in selected portions in the center of the site. Final rents have not been determined but rents estimated in the application would average approximately \$12.23 per unit.

The site will include Palmer School grounds, which will be enlarged

by a play area, provided by the Authority, to include adequate playground facilities for a large section of the city in which the housing development is located.

A general administration building on the site will contain a central heating plant, as steam heat and all other utility services in the dwellings will be furnished the tenants at actual cost. It will also provide offices and equipment for the management of the development, and space to be occupied by the playground and recreation commission of the city.

The estimated cost of the entire development is approximately \$2,831,000. The personnel and executive staff of the Authority is as follows: general attorney and executive director, land attorney, technical director, and assistant secretary. Architectural and engineering services for the development are contracted by the Authority with Associated Architects of Springfield, with Carl T. Meyer as chief architect and Harry M. Reiger as superintending architect.

INDIANA

*Delaware County, Muncie**

As the result of a vigorous educational campaign carried on by the Housing Authority of the County of Delaware, a decided swing in sentiment toward the local housing program is now in evidence. The Tax Research Association and the Chamber of Commerce, for instance, both bitter critics a year ago, have made public announcement of their change of attitude. The specific method of bringing about such a swing in sentiment was that of numerous addresses—always followed by round-table periods—before civic bodies, labor organizations, real estate boards, educational institutions, and other groups. Social science clubs and classes have shown marked interest in the program, and facts learned by the children in these have been carried home to parents. The Authority is now turning its attention to the high schools and farm bureaus of the various townships of the county.

Despite this marked gaining of ground, however, there are still a few real estate dealers who oppose the program for "selfish reasons." In this connection, it is interesting to note that the Authority continues to feel strongly that it is a great mistake to appoint real estate dealers to membership on boards of local authorities.

During the past year the Authority has let and executed contracts for construction of its 112-family project, Middletown Gardens. The proceed order on construction work was effective in September, and to date dwelling foundations are complete and a few houses ready for

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

shingles. Waylite blocks are being used in the superstructures, and the hip roofs are multi-colored in order to match the colors in adjoining timber land. Construction plans call for twenty-eight double houses with $4\frac{1}{2}$ rooms each, twenty-five double houses with $3\frac{1}{2}$ rooms each, and six single houses with $5\frac{1}{2}$ rooms each. J. B. Snyder and Sons, of Muncie, is the general contractor. Construction costs are estimated at \$299 per cubic foot, or \$2,728 per dwelling unit. Completion is expected by August, 1940.

Since the project is being built on vacant land, demolition is scattered, and arrangements have been made with the state fire marshal and local health officers to assist by making necessary condemnations and effective closings.

Present plans for the future revolve around a requested earmarking of \$450,000 for a rural housing program under which it is planned to erect 325 new houses in the rural sections of the county. The survey on which the program is based reveals, among other facts, that 72.3 per cent of rural houses in the county have no modern conveniences whatsoever, that 49.2 per cent need major repairs, and that 58.8 per cent need major repairs and total replacement. The rural proposal is a popular one but must hinge, necessarily, upon additional congressional appropriations. Copies of the survey, as well as special letters, have been sent to each of the Authority's congressmen, requesting their support.

Authority personnel has undergone no change except for the addition of a clerk-of-the-works and a building inspector during construction of Middletown Gardens.

Fort Wayne*

The Fort Wayne Housing Authority's fifty semi-detached homes for bottom-income families are proving a sound experiment not only so far as actually reaching the low-income group is concerned but as a solution to the problem of sanitation and comfort. Tenants are loud in their praises, and although 70 per cent of them are on WPA, rent collections have been entirely satisfactory. Furthermore, since relief agencies find it profitable to keep families in the project, rent losses are not anticipated.

To date the houses have shown no instances of poor workmanship or materials, and repairs and replacements have been unnecessary. The insulation has been good, and the heating system has been most economical and has met the entire need, houses having been comfortable even during severe cold. Concrete floors, too, have proved satisfactory, no dampness, buckling, or warping of plywood having developed.

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

The authority's plans for the immediate future are concerned with a new 120-unit project on which it is hoped construction will begin in 1940. Application for this is now awaiting final approval by Washington, and the cooperation agreement has been signed by the common council.

*Gary**

The Housing Authority of the City of Gary lost valuable time in starting its program by reason of delay in obtaining a cooperation agreement with the city. At the beginning there was considerable misunderstanding of the effect of tax exemption. The board of commissioners agreed with the city council to require each adult male member of a family who is a tenant of the Authority to pay a poll tax of \$2.74 per year. In addition the Authority agreed to a contribution in lieu of taxes of 3 per cent of the shelter rents. This, in addition to the fact that 20 per cent of utility charges go toward taxation, will probably offset the amount now being paid toward taxes by tenants in substandard housing. All utilities will be furnished to project tenants by master meter at considerable savings to them.

As of December 31, 1939, the fire department and the building commissioner had effected 57 demolitions and 39 rehabilitations as a result of the cooperation agreement with the city. The \$5,600 loaned to the Authority for its first year's administration by the city has been repaid from advance loans received from USHA.

As soon as the cooperation agreement was adopted two firms of architects were employed, one firm being assigned the 305-unit, IND-11-1, Negro project, and the other firm the IND-11-2 and IND-11-3 projects for white families, containing approximately 495 units.

The land for the three projects was optioned without the employment of a commission broker. Only one condemnation suit was involved in the acquisition of land for IND-11-1. The parcels for IND-11-2 are practically all optioned with the exception of one or two tax titles, and it is anticipated that no condemnation suits will be involved. Single ownership of the site for IND-11-3 made acquisition simple.

The selection of a site for the colored development was comparatively simple. A tract of thirty-five acres adjoining a complete educational establishment equipped with playgrounds and recreational facilities was selected. It is located in the geographical center of the Negro population of Gary and will consist of single-story, twin- and four-family dwellings of masonry construction with flat roofs.

As a result of a competition conducted at Roosevelt School, the first

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

project (IND-11-1) was named "The Delaney Community." Bids were opened for the construction of this project on February 15, 1940. The low bidder was Powers-Thompson Construction Company. The contract for \$1,062,000 includes the improvement of the site and construction of dwelling and non-dwelling facilities.

Gary, having grown from nothing to 115,000 people in less than thirty-five years, finds itself pressed to provide the space required by the rapidly increasing population. Therefore, sites for the 495 dwellings were divided between the western and eastern sections of the city. The Authority has felt that the density of housing in Gary should not exceed twelve families per acre.

Landscaping presents a difficult problem because of the sandy soil. Top soil has to be brought in from outside if any landscaping is to be done at all.

An income survey of all substandard dwellings has recently been completed as a WPA project. The tabulations will be completed sometime in June.

Hammond

Official inauguration of the Hammond low-rent housing and slum-clearance program took place May 24, 1938, when the city council passed a resolution declaring a need for safe and sanitary dwellings to re-house people of low incomes. Subsequent action was swift at first. On May 28 the Hammond Housing Authority was appointed, and only a little over a month later USHA earmarked \$1,800,000 for construction of approximately 500 low-cost homes.

It was almost a year later, however—and then only after intensive discussion through forums, radio talks, and meetings—before sufficient community pressure was brought on the city council to effect passage of the necessary cooperation agreement. Despite the council's slowness in this respect, the city showed some good will by loaning the Authority \$500 for surveying expenses and by guaranteeing equivalent elimination either through demolition or rehabilitation. The city's loan has since been repaid.

The Authority's 400-house application, approved by USHA October 25, 1939, was based on a real property inventory taken in 1935 and on a spot survey conducted by the Authority. The inventory showed that out of 16,282 dwelling units, 205 were entirely without water facilities, 412 had no toilets, 1,535 had no bathtub, 1,463 needed major repairs to make them safe, and 113 were unfit for human habitation. Overcrowding, too, was bad, 705 families having "doubled up" with others—a condition whose significance is heightened by the fact that since 1935 there has

been an estimated population increase of 1,377 families and a corresponding increase of only 807 new living units. Furthermore, of these new units only a few cost less than the \$3,000 which, when cost of land and utilities are added, represents the maximum low-income families can pay.

Armed with its loan contract of \$1,470,000 and its annual contributions contract of \$67,000, the Authority expects to begin construction in July on a 1,818-room project situated on an open, 40-acre tract of land adjacent to adequate school and park facilities, passed by a regular bus line, where all utilities are available. Living units will range from 3½ to 6½ rooms and are designed to accommodate from two to nine persons. Shelter rent, as now estimated, will run below \$2.50 monthly per room, and it is expected that by purchasing gas, electricity, and fuel on a large scale at special low prices, utilities can be furnished in adequate quantities for about \$6.00 monthly per home. On the basis of the USHA formula, the maximum allowable income for rental of a 4½-room unit by a man with three or more dependents, will approximate \$1,100 a year. An additional condition, stipulated by the city, is that first preference be given to American citizens, or persons possessing their first papers, who have lived in the city for two and one-half years prior to application.

Since homes in Hammond are for the most part single or duplex, and because a cost analysis shows that smaller units are more economical than large, most of the new low-rent houses will be single-story duplexes, while the remainder, which are four- and six-family row houses, will have only two stories. All buildings will be completely fireproof, with floors and flat roofs of concrete, and walls of brick. Yards, which will be maintained by tenants, will include a front, back, and, in most cases, a side yard for each family. Total costs per dwelling unit, inclusive of land acquisition, fees, insurance, site improvement, carrying charges on money obtained from the sale of bonds, as well as structural and equipment costs, are estimated at \$4,100 per unit.

Authority activities are handled by a secretary and executive director, a stenographer, and a part-time chief accountant who will become full-time when need arises. In addition, three architectural firms, an engineer, two appraisers, a negotiator, and a surveying firm have been retained, and arrangements are now being concluded for employment of a lawyer.

A more or less evenly running flow of educational material has been maintained through the press, the showing of the film, *Housing in Our Time*, and such other means as the large USHA poster. In response,

more and more public interest is being shown, and understanding of the program is increasing.

Kokomo*

The Housing Authority of the City of Kokomo entered its second year of operation with a USHA loan contract and advance loan, and at the close of August began construction of its 176-unit project. Plans and specifications had been approved in March and land acquisition completed in June. Of the ten residences on the site, nine were retained by their owners and removed to other locations and one was acquired by the Authority as a project office. In July the last obstacle to the beginning of actual construction was removed when rezoning of the project site permitted erection of multiple dwellings. General construction is being handled by the Superior Construction Company, of Gary.

At the close of 1939 progress of the work was in fair agreement with established time schedules, the over-all construction being about 25 per cent completed. It was feared, however, that progress during the early winter months of 1940 would be slowed by inclement weather and that it might be necessary to grant time extensions to the contractors.

Vincennes†

The Housing Authority of the City of Vincennes plans to have tenants in one half of its 83-dwelling-unit project, Major Bowman Terrace, in March and to have the entire project occupied by the first of May. Construction cost of Major Bowman Terrace is approximately \$260,000, estimated total development cost \$321,000. This latter sum is \$62,000 less than that contemplated by USHA at the time of signing the loan contract.

Although permanent financing of the project has not yet been arranged, it is anticipated that a bond issue will be sold in the latter part of March. The local share of annual contributions is being met by complete tax exemption and by supplying of all normal municipal services without charge.

Staff of the Authority, formerly comprising three full-time employees, has more than tripled during the year, so that it now includes an executive director, resident manager, stenographer, accountant, clerk-stenographer for the management office, and a part-time temporary consultant on tenant investigation and selection. In addition, WPA labor, in carrying out a city-wide improvement program, has repaired one of

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

† For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

the streets bounding the project and will grade and surface the remaining three as soon as weather permits. Once Major Bowman Terrace is in operation, the staff will be reduced to the resident manager and the clerk-stenographer, the executive director handling his work from that time on without salary, as a public service.

In trying to solve housing authority problems peculiar to Indiana, the Authority has worked with the State Housing Board and the Indiana Council of Housing Authorities. These two state-wide agencies, together with the state fire marshal and the state board of health, are arranging a program to insure the effective cooperation of all governmental agencies interested in the elimination of substandard housing. Equivalent elimination in Vincennes having been secured by working with the city building inspector, as well as with the state fire marshal and the state board of health, the Vincennes Authority is not anticipating any serious difficulties on this score.

Although the Authority program has received no opposition worth mentioning nor any adverse publicity—and has, indeed, been given excellent cooperation for the most part—the attitude of the local government and of the city in general is one of “watching and waiting.” Despite numerous talks made by the executive director before local civic and other groups, as well as before housing meetings in Terre Haute, Bicknell, and Linton, many people, frankly skeptical, are withholding judgment until the project goes into operation. Because of this attitude, present plans of the Authority are chiefly concerned with operation of Major Bowman Terrace in such a manner as to convince all of the feasibility of the program.

It is not anticipated that further projects will be initiated until some operating experience is had with the present one.

KENTUCKY

*Covington**

Although construction operations in the dual-project program of the City of Covington Municipal Housing Commission have been held up by adverse weather since the latter part of December, the delay has not been without advantage. Architects and engineers have been able to straighten out many items of paper work, organization for efficient procedure has been effected, and details of plans and specifications have been fully clarified, so that when weather conditions improve construction can proceed rapidly and with the greatest possible efficiency. At the time operations ceased, demolition had been completed, excavation was almost finished, and a number of foundations had been poured.

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

Project plans as ultimately drawn up provide for a smaller project for white families and a larger project for Negro families than had at first been anticipated—the white project, Latonia Terrace, having 235 dwelling units, the Negro project, Jacob Price Homes, 163 dwelling units. Construction contracts, let in October, call for a total expenditure of \$1,549,248.

In connection with Latonia Terrace and Jacob Price Homes, a four-member inspection staff and a six-member architectural and engineering staff, aided by a secretary and a draftsman, have been retained. Personnel of the Commission itself comprises an executive director, general counsel and treasurer, bookkeeper, secretary, and receptionist.

Public relations are handled through a Commission-appointed committee composed of newspaper editors, members of civic and other clubs, and a cross-section of prominent citizens, both white and Negro, in whose hands all proper publicity is regularly placed. The Commission feels that establishment in each community of similar committees would do much to promote better understanding of housing programs.

Perhaps the most important public relations event of the year was the ceremony at the laying of the cornerstone for Latonia Terrace. The list of attendant guests was headed by USHA Administrator Straus and included Congressman Brent Spence, federal and state officials, mayors of all the principal cities in Kentucky, county judges, editors, civic and religious leaders, and members of housing commissions of not only all cities in the state possessing them but also of Ohio and West Virginia. Governor Johnson and Senator Chandler, unable at the last moment to attend, sent good wishes and promises of cooperation. The important offshoot of this cornerstone ceremony was the organization at a session called directly afterwards of a Kentucky Housing Association to succeed that organized in Louisville in 1938.

To complete its crowded year, the Commission has submitted for USHA consideration a recommendation for additional housing in the form of 150 dwelling units to rent at a shelter rent of \$10 monthly and to have a total development cost of \$650,000. Since \$750,000 of the original earmarking of \$2,700,000 still remains uncovered by loan agreement, it is felt that the requested funds will probably be immediately available.

Accompanying this request was an illustrated summarization of a more detailed report formerly submitted showing the number and economic characteristics of families living in substandard houses in the state. It is hoped that this report will not only give USHA a clear picture of Covington needs but will also serve as a guide for other Kentucky cities in submitting similar reports.

The Commission states that there is a marked feeling of friendly cooperation between itself and other commissions and city governments in the state and that to these it is continually rendering service through advice and sympathetic guidance.

*Frankfort**

The City of Frankfort Municipal Housing Commission has applied to USHA for a small, 28-unit project for Negroes and has completed 30 out of the 42 foundations, as well as most of the site development, for its 91-unit project. Construction, although held up since December by severe weather and heavy snow, is expected to be finished in August. The total approved budget for complete project development is \$345,553.

Feeling that the expense would not be justified by the size of its project, the Authority has never issued any descriptive literature, nor conducted any educational campaign, on behalf of its program. Despite this, the public attitude has always been one of approbation. Labor has cooperated; prospective tenants are interested and ready to file applications when the management will receive them; and the city administration, willing to lend every assistance, is effecting equivalent elimination after project completion.

The Authority's only problem at present is to find a site which is above the 1937 high-water level for its second project.

Lexington†

From the beginning, the city commissioners of Lexington were favorable to the City of Lexington Municipal Housing Commission's establishment and program, and their attitude is evidenced by city signature to agreements providing equivalent elimination and tax exemption for the two proposed projects.

For the past two years the Commission has leased and had under rental operation Blue Grass Park, which contains 144 units for white families, and Aspendale, which contains 142 units for Negro families. Occupancy is 100 per cent. In addition, the Commission applied late in 1938, and obtained, USHA loan contracts for Charlotte Courts (KY-4-2), a 206-unit project for Negroes, and Fowler's Gardens (KY-4-1), an 86-unit project for white persons. During 1939 land purchases were completed, plans and specifications approved, and opening of bids advertised. The bids were rejected, however, and at the first of 1940

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

† For an account of activities previous to 1939, see the 1936 and 1938 *Yearbooks*.

revised plans and specifications were being drawn up preparatory to bid readvertisement.

The Commission operates with a development fund staff comprising an executive director, supervisor of accounts, bookkeeper, and secretary-stenographer. Blue Grass Park and Aspendale personnel consists of a housing manager, Negro management aide, secretary-treasurer, bookkeeper, stenographer, maintenance staff, and a WPA recreational director and assistants.

Housing literature has been distributed, and both commercial and private showings of the film, *Housing in Our Time*, are being inaugurated.

*Louisville**

The City of Louisville Municipal Housing Commission has demolished during a busy year a total of fifty-eight acres of the worst slums in the city and has begun erection in their place of two new USHA-aided low-rent housing projects, Clarksdale and Beecher Terrace.

Although there will be a small number of one-floor flats in Clarksdale, which is for whites, the great majority of its 786 dwelling units will be in two-floor row houses of $3\frac{1}{2}$ -, $4\frac{1}{2}$ -, and $5\frac{1}{2}$ -room units. It is hoped that construction of the twelve buildings, begun January 3, 1939, will be sufficiently completed to permit occupancy by April 1. In anticipation of this event, the Commission has been working on rent schedules and plans for tenant selection. In connection with the latter, it will be the policy of the Commission to give preference to those who formerly lived on the site, provided they are otherwise legally eligible, and to provide housing for as many families with children as possible.

The 808-dwelling-unit project for Negroes, Beecher Terrace, will, like Clarksdale, group the greater portion of its $2\frac{1}{2}$ -, $3\frac{1}{2}$ -, $4\frac{1}{2}$ -, and $5\frac{1}{2}$ -room units in two-floor row houses, with the remainder in one-floor flats. Although construction on this project was begun only June 5, weather conditions have been so favorable that work has proceeded more rapidly than was anticipated. By the first of 1940 all buildings but five had passed the foundation stage and brick work had progressed to such an extent that it was expected that all buildings would be under roof by April 1.

For both Clarksdale and Beecher Terrace, community buildings are planned which will not only provide administration offices for the Commission but health clinic, club rooms, an arts and crafts shop, and a good sized auditorium with a stage. The various activities in these community centers will be under the sponsorship and direction of the

* For an account of activities previous to 1939, see the 1937, 1938, and 1939 *Yearbooks*.

city health and welfare departments, with special activities sponsored by civic organizations. The centers will serve the neighborhoods surrounding the projects as well as the tenants who live in them.

Besides the usual occurrences that accompany project construction, the Commission has had a new development in connection with the PWA-constructed projects, LaSalle Place and College Court, which it has been operating under lease. This takes the form of a new lease and management contract, renewable from year to year indefinitely. It is expected that reduced rent schedules will be adopted for these projects in the near future.

To hold the \$5,000,000 earmarked more than a year ago, the Commission is preparing a tentative application for two projects designed to serve the lowest bracket of the low-income group. To develop new ideas for such low-rent housing, an architectural competition will be held which will offer substantial prizes and, to the winner, professional association with the planning and construction of the projects. The projects will not be built if plans cannot be devised to provide sound, decent shelter for people with incomes of \$800 per year or less. If such plans can be devised and executed—and the Commission believes they can—Louisville will have a balanced housing program of USHA-aided low-rent housing projects.

Two other possible programs are also being studied. One is a low-rent housing development for the low-income group that is just beyond the legal limits of eligibility for USHA housing. In this program the Commission would furnish the leadership, and the funds would be furnished by private capital through FHA guaranteed loans—these on a very liberal basis. A new plan for this type of housing is expected to be announced shortly by FHA.

The other possible program concerns the rehabilitation of old properties which are gradually slipping into the submarginal status and which, unless reclaimed, will be the slums of tomorrow. Such a plan—for which the Commission could furnish only the initiative and coordination—could succeed only if entered into wholeheartedly by the owners of such properties, the mortgage holders, and the Louisville Real Estate Board. Similar programs are now in the experimental stage in Chicago and Baltimore under the sponsorship of the Home Owners' Loan Corporation.

Paducah

From the time of its organization on July 18, 1938, until receipt of its first advance loan from USHA close to a year later, the preliminary operating expenses of the Paducah Municipal Housing Commission

were met by non-interest-bearing loans from the city. Twenty-eight hundred dollars of this loan has been repaid.

The Authority's USHA earmarking amounts to \$900,000, while loan and annual contributions contracts, signed March 21, 1939, aggregate \$947,512. Advance loans received total \$253,000. Preliminary estimates of local annual contributions come to \$22,275. Other than tax exemption and fire and police protection, there are no donations.

Plans for the two projects now under construction, Thomas Jefferson Place (KY-6-1) and Abraham Lincoln Court (KY-6-2), were based upon a 650-block survey made in the fall of 1938. Of the 6,900 dwellings enumerated, 3,919 were substandard, and it was indicated that there was a market for 125 dwelling units for whites and 75 dwelling units for Negroes at a monthly shelter rent of approximately \$3 a room. Project application was delayed because sites selected were in the flood area.

Although construction contracts have been awarded and the work order was given December 29, progress has been retarded by adverse weather. By the third week in February, however, about 90 per cent of total demolition was complete, and on one project a foundation was ready to be poured.

There was some opposition at first to the housing program, but the community is now giving almost 100 per cent support. The Authority has actively engaged in an informational campaign and is at present sponsoring a photographic contest.

LOUISIANA

*New Orleans**

For its six-project program the Housing Authority of New Orleans requires the full-time services of 127 employees, chief of whom are the consulting engineer and executive director, legal representative, principal engineer, division engineer, resident engineer, chief accountant, and directors of land acquisition activities, tenant relocation and tenant selection, and public relations and publicity. Professional consultants include architects, engineers, surveyors, appraisers, and negotiators.

Although none of the projects is as yet completed or in partial operation, the Authority hopes to tenant some of the buildings in the St. Thomas Street and Magnolia Street projects by the first of May, and to this end plans are going forward for receipt of tenant applications. The construction schedule calls for completion of the Magnolia project, which is for Negroes, in September, and of the St. Thomas project,

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

which is for whites, in December. A third project, that on Calliope Street, went into construction toward the close of 1939. Its site, a former city dump, necessitated confining initial activity to removal of excess fill. Pile driving and foundation work are now going forward however.

Of the other three projects, those on Lafitte Avenue and St. Bernard Avenue are for Negroes, that on Iberville Street for whites. Construction of the latter and of the Lafitte Avenue project is scheduled to commence about April 1. On the St. Bernard Avenue project bids have been advertised, and bid-opening is scheduled for March 7.

Loan contracts for the various projects were signed in pairs: \$8,411,000 for the St. Thomas and Magnolia projects; \$9,830,000 for the Iberville and Lafitte projects; and \$7,070,000 for the Calliope and St. Bernard projects.

As a stimulus to, and help for, prospective tenants, the Authority plans to use brief radio announcements and to distribute a question-and-answer-type pamphlet now being prepared. Other public relations work has included distribution of 50,000 copies of an illustrated, ten-page pamphlet descriptive of Authority activities and aims and the signing of a contract for a motion picture record of the Authority's program, this latter to include such pertinent factors as scenes of project sites "before and after," moving-day activities "before and after," interviews with prospective tenants, and interior views after occupancy. Envious relations with the entire community continue.

MARYLAND

*Annapolis**

The chief problem confronted by the Housing Authority of the City of Annapolis is that of obtaining satisfactory improvement in housing conditions without at the same time decreasing the assessable tax basis. This is a problem brought about by two sets of facts: that Annapolis has only \$9,500,000 of taxpaying property as compared to \$7,000,000 that is tax exempt—while all property receives the usual municipal services; and that the tax rate is limited by law to \$1 per \$100. Given such a situation, extensive reductions in the assessable basis could easily upset the whole financial structure of the city. Another problem, almost as knotty, is that the worst slums are along the waterfront—where foundation conditions, being subject to flooding, are bad—and are so densely populated that land values are too high to make low-rent housing projects practicable.

Despite these obstacles, the Authority has gone ahead with College

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

Creek Terrace, its first project, and has it about 60 per cent constructed. Intended for Negroes, the project will be open to occupants about the beginning of May. Some months later, during midsummer, commencement of construction of a 102-unit, low-rent housing project for whites is hoped for. Application for this is now pending.

Local banks have committed themselves to purchase the local share of loans at not less than par. The Authority, believing that indentures of housing authorities are good investments, is working with the view to selling all its bonds to private investors at an interest rate of $2\frac{1}{2}$ per cent or less.

In public relations and informational work, considerable activity has been carried on through the media of newspapers, direct mail, posters, movies, and speakers. Through these it is believed that the interest of most persons in the city's metropolitan area has been captured.

Staff of the Authority has been augmented during the year by addition of a chief inspector, clerk of the works, and steno-clerk. An architect is under contract to furnish architectural services in connection with the project now under construction, and he has as consultants a mechanical engineer, a structural engineer, and a landscape architect. For normal operating expenses—as well as for miscellaneous purchase and resale of isolated slum areas and for preliminary project expenses refundable from development moneys—the city has established a revolving fund of \$40,000 which is to be paid in five annual installments. Expenditures from this fund having been small, no budget has been prepared.

With the state, county, and city governments, as well as with USHA officials, the Authority has maintained the closest sort of cooperation. Because Annapolis is the state capital, the county seat, and also an incorporated city, however, a complicated problem in government is posed; and this problem, coupled with the fact that the Annapolis project is farther advanced than any other near the national capital and is, therefore, the object of widespread interest from a variety of persons, has resulted at times in the overwhelming of the small staff by requests for information and by visits from dignitaries and others interested in housing.

To add to staff burdens, lack of a city planning commission made it necessary during the year to prepare the rudiments of a city plan in order not to go astray in matters of site selection and design. It was also necessary to prepare the Planning and Zoning Enabling Act which was passed at the last legislative session and which must now undergo referendum. Plans to secure equivalent elimination largely involve compulsory effective repair.

*Baltimore**

The Housing Authority of Baltimore City, organized at the close of 1937 largely as the result of pressure from labor unions, Negro groups, and social welfare and civic organizations, plans to have seven projects under construction by the first of June. Of these projects, one, housing 298 families and having a total development cost of \$1,800,000, has been under construction since October; another, providing 700 dwellings, is under contract; and two others, involving 1,135 dwellings in all, are about to enter on the contract award stage. The remaining three are in less advanced states. It is planned that by June 1, 1941, approximately 4,000 families, comprising nearly 17,000 persons, will be living in their new surroundings.

Work to date has involved the careful investigation of the condition of over 4,000 families, the mapping and detailed plotting of nearly 70 acres of urban property, and the complete designing and delineation of grounds and buildings to accommodate about 4,000 dwellings—a town roughly the size of Frederick, Maryland. Included in this work has been the planning for all necessary utilities and the approval, option, and purchase in fee simple of about 2,400 separate plots of ground, practically all of which were subject to ground rents. These plots aggregate by far the largest assemblage of property ever attempted in Baltimore.

The development called for the services of twenty-five architects, as well as five landscape architects, three firms of structural engineers, and four firms of mechanical engineers, each employing several office workers and draftsmen. In addition, six firms of surveyors worked on the physical survey of the properties involved.

Of interest is a special feature of the relocation program which takes the form of area offices to make surveys of the surrounding neighborhoods in order to discover vacancies, amount of rents, and facilities offered, and thus assist present occupants of clearance sites in finding other, suitable quarters. The department of public welfare is in charge of a similar service for relief clients.

Completion of the seven projects will fulfill the present loan contract with USHA. This contract, when added to the 10 per cent to be raised locally, totals approximately \$26,390,000. The city's share of the financing is to be met by tax exemption, and in lieu of taxes the Authority has agreed to pay about \$30,000 annually. This sum, it has been calculated, will not only pay over a period of sixty years all taxes now theoretically

* For an account of activities previous to 1939, see the 1938 *Yearbook*.

collectable on the improvements, which must be scrapped in any case, but will also permanently guarantee to the city an income from the land involved of fifty-seven cents on the dollar of today's theoretical tax income.

Because of the urgency of getting into early construction, both to avoid incurring interest charges on borrowed money without return and to assist in building up reemployment in field and factory, the Authority staff has been in the unfortunate position of having no time in which to provide the public with information it should have. The harvest of this situation has been considerable misunderstanding, especially among real estate men, of Authority purpose and methods. Consequently, steps were taken in December which involved the creation of a public relations division with a director and two assistants. In January the division showed the USHA movie releases, *Housing in Our Time* and *The Other Side of Town*, to over 4,000 persons in civic groups, parent-teacher associations, social welfare worker meetings, churches, and clubs. *Housing in Our Time* was also on the program of a public moving picture theatre for three days, where it was seen by approximately 25,000 persons. Current public relations activity involves preparation of a film dealing with local conditions and the local housing program.

Authority business, at first carried on by a full-time staff consisting of an executive director, technical director, office manager, secretary-stenographer, and two investigators, is now carried on by fifty-two full-time employees. Office space was at first furnished by the city, which, in addition, advanced \$7,500 for the Authority's first six months of operation. This loan has since been repaid.

MASSACHUSETTS *

The Massachusetts State Board of Housing is a division of the State Department of Public Welfare and was organized under Chapter 346, Acts of 1933. Its powers, enlarged in 1935 to include supervision of limited dividend corporations, were further extended in 1938 by the same legislation which allowed cities and towns of the commonwealth to participate in the United States Housing Act of 1937. Under this legislation local housing authorities must submit to State Board regulation and supervision and must receive Board approval of each project undertaken.

The Board is composed of five members appointed for five-year terms by the Governor and the Governor's Council. Its permanent staff consists of four employees, temporary assistance being hired as the need

* For an account of activities previous to 1939, see the 1936, 1937, and 1938 *Yearbooks*.

arises. In 1939 it operated on a budget allowance of \$28,000, which was part of the general state appropriation bill.

Throughout the year, in conjunction with its promotional campaign for establishment of new authorities, the Board has conducted surveys in many cities in order to show the extent of substandard areas. Cost of projects approved by it in 1939 totals \$43,000,000, and some of these projects are already in the construction stage, with the balance very close to construction.

At present the state has one limited dividend corporation, two former PWA projects (now under local housing authority management), and ten established housing authorities.

*Boston**

Housing Association of Metropolitan Boston. During the past year the Housing Association of Metropolitan Boston has continued its triple-phase program of field work, education, and cooperation with other agencies.

Inspectional visits took Association workers to 408 residential buildings and 1,082 homes where the great majority of rents ranged from \$10 to \$30 a month. The nature of the unsatisfactory conditions observed is interesting to note, approximately 42 per cent having to do with structural defects, 26 per cent with sanitation and plumbing, and 17 per cent with refuse and vermin. Two hundred and fifty-six unsatisfactory conditions were reported to officials, and of these 162 were corrected, 46 are still pending, and on 48 no action was taken. Other field work has consisted of neighborhood surveys and special studies. Several of the latter were conducted by volunteer workers and had to do with "before and after" homes occupied by relocated families, various types of cooperative housing enterprises in the United States, and other matters.

The Association's educational program has had many facets: 64 speaking engagements having a total estimated attendance of 2,900 were filled for schools, women's clubs, neighborhood and church groups, social work groups, and various other organizations. A public meeting was sponsored for Jan Bommer, executive director of the Public Housing Societies of the Netherlands. Exhibits were held at the Boston Public Library and the Community Federation of Boston. Advisory services were rendered for programs for housing meetings held by the State Federation of Women's Clubs, Citizens' Union, Boston Housing Authority, Massachusetts Savings Banks Association, and Dorchester

* For an account of activities previous to 1939, see the 1936, 1937, 1938, and 1939 *Yearbooks*.

House. And numerous articles were not only prepared and distributed but contributed to such publications as the *Denison House Herald* and the *Bulletin* of the Council of Social Agencies. Some of the publications prepared and distributed were the Annual Report for 1938, twelve issues of the *Housing News Letter*, two issues of *Pages from Housing History*, a summary of pending housing legislation, a report on the housing session of the State Conference of Social Work, and a summary of decisions on the Massachusetts Housing Authority Law. Besides bearing full responsibility for these, the Association aided in preparing articles for the Massachusetts Savings Banks Association, *Charleston News*, and a Cambridge group which was interested in a question-and-answer booklet.

Sustained services maintained consisted of a reference library well stocked with books, articles, reports, discussions, and pamphlets, and answering of requests for information and interviews from many sources.

The third phase of the program—cooperation with other agencies—has brought the Association into contact with numerous housing agencies and committees, planning agencies, and social agencies and settlements.

Fall River

The Fall River Housing Authority held its first organization meeting August 22, 1938, and on the same day requested \$3,500 from the city for financing preliminary expenses. Some months later, subsequent to receipt of a USHA earmarking of \$2,500,000, this request was granted, and shortly afterwards an application was filed for federal financial assistance on the 356-unit Sunset Hill (MASS-6-1). The application was granted; Presidential approval of a loan contract in the amount of \$1,440,000 was forthcoming in May; and at the close of the year the construction contract was awarded to M. Spinelli and Sons Company, Inc., which put in a bid of \$1,291,000.

Meanwhile plans had been going forward for a second project (MASS-6-2), to which USHA gave its approval in August by executing new loan and annual contributions contracts combining the two projects. By the end of the year the site for the project had been acquired by mass condemnation and plans for construction were about 60 per cent complete, the date for advertising of bids having been tentatively set for March.

Administrative pay-roll disbursements for the year came to approximately \$1,898 for executive services, \$669 for technical services, and \$207 for legal services and expenses. The staff as well as Authority mem-

bers enjoyed the wholehearted cooperation of the Mayor, the city council, board of finance, state board of housing, the press, radio, and interested groups and individuals.

Plans for the future center around construction of both projects, formulation of management policies and procedures, and relocation of tenants on the site of MASS-6-2. It is expected that the hoped-for availability of 120 units in Sunset Hill in July will relieve the shortage of housing facilities and permit those families living on the area of the second site to find homes at least as comfortable as those they now occupy. It is anticipated that by the time relocation is accomplished, bids for the second project will have been opened and award of the construction contract will be in the offing. At the close of 1940 the score board of the Fall River housing program should show one finished and partially tenanted project and one with construction approximately one-third completed.

Holyoke

The Holyoke Housing Authority, created in May, 1938, upon the initiative of the Mayor, is operating at present with three full-time employees, comprising an executive director, an accountant, and an informational representative. Although an appropriation of \$4,000 was made by the city for a survey, it is "believed" that the attitude of the municipal administration is unfavorable.

On February 5, 1940, the Authority made application to USHA for its second project. On its first project, bids received were in excess of limitations and had to be thrown out. The new bids, opened on January 24, were acceptable, however, and are now before USHA. One hundred and twenty-two families have been relocated without difficulty.

The Authority was made defendant in a suit on constitutionality of a tax waiver which was heard before the Massachusetts supreme court. Validity of the state enabling act was upheld.

*Lowell**

Funds for administration of the Lowell Housing Authority's program during the past year were obtained from four advance loans from USHA totaling \$783,500. This money was disbursed for such matters as normal operation and administration, interest, engineering services, and land acquisition. The final budget is now being reviewed by USHA, and its approval is anticipated in the near future.

The program of the Authority is administered under the supervision of an executive director, with the help of a technical director, legal ad-

* For an account of activities previous to 1939, see the 1937, 1938, and 1939 *Yearbooks*.

viser, auditor, and stenographers. Engaged under contract are an architect, landscape architect, and a structural, plumbing, and heating and electrical engineer.

Under the terms of loan and annual contributions contracts USHA has agreed to loan the Authority \$2,619,000 and provide annual subsidies in an amount not exceeding \$120,000 for erection of a 536-dwelling-unit project. Sealed proposals for construction were publicly solicited toward the close of October and publicly opened November 6. With USHA approval the construction contract was awarded to the M. S. Kelliher Company, of Boston, as the lowest responsible bidder at a contract price of \$1,911,175. Plans call for 22 two-story, row-type brick buildings and 13 three-story buildings. Dwelling units in the row-houses will comprise 3, 4½, 5½, and 6½ rooms, whereas in the three-story buildings there will be no apartments larger than 5½ rooms.

Since demolition of buildings already on the site was not part of the general contract, such work is being handled as a WPA project at no cost to the Authority. Demolition being approximately 75 per cent complete, an order to proceed with construction was issued as of January 15, 1940.

MICHIGAN

*Detroit**

Funds for normal operating expenses of the Detroit Housing Commission came last year from two sources: development funds for the several projects and a percentage of the rental income from projects under management. The city's contribution was office space worth about \$1,800. Total expenditures for the year, including disbursement for the technical staff and for traveling, stationery, supplies, and contractual services, came to approximately \$98,712. For the present fiscal period, the estimated budget will approximate that for the last one, which was \$130,130.

Full-time staff of the Commission has been reduced somewhat—from twenty-eight to twenty-four—but continues to be headed by a director-secretary, who is supplemented by a technical director. Other than the WPA personnel employed on the real property survey which was completed last summer, no part-time assistance has been used.

The Commission's two leased projects, Brewster Homes and Park-side Homes, have not only been operated well within their budgets but have received good physical maintenance. Their aggregate management and operations pay-roll in December was \$3,704.10. So far as their ten-

* For an account of activities previous to 1939, see the 1935, 1936, 1937, 1938, and 1939 *Yearbooks*.

ants are concerned, some rather interesting facts are available. For instance, in Parkside Homes there were during the entire year no juvenile delinquency cases, only one fire department call (and that for a parked automobile that had caught fire), and only two police calls, both of which were of a minor nature and were handled without difficulty. Brewster Homes, in its turn, had no fire calls, a total of five delinquency cases which were handled satisfactorily through the juvenile court, and three police calls, two of which were the result of family difficulties, the other the result of a tenant's being held up and robbed by unknown persons while going through the project.

As many of the Brewster and Parkside homes tenants are automobile workers, rental delinquencies at the close of the year came to \$4,233.73, a higher total than previously because of the strike in the automotive industry in the fall. The vacancy percentage at the first of 1940 was one-third of 1 per cent.

Construction activities have been so impeded by legal obstacles during the year that the Commission succeeded in contracting for, and completing, only one construction project, the 142-dwelling-unit addition to Brewster Homes, now occupied, which cost \$640,000. Most of the rest of the year was spent on court actions defending the constitutionality of the Michigan Housing Commission Act. There were four cases in the lower courts, three of which were appealed to the state supreme court. There, lower court action was sustained, and a final decision was handed down in December upholding the constitutionality of the state Act. This decision will at last permit the actual letting of contracts for the balance of the Parkside addition (MICH-1-2), totaling 172 units.

The Charles Street Project (MICH-1-5) has been tried twice in condemnation court. The first time there was a hung jury and no award was given; the second time the jury made an award which, in the opinion of the corporation counsel of the city, was too high, so that now there is a possibility of a third retrial and a further delay of six to eight months in acquiring the land. It is hoped, however, that by the end of May contracts will have been let for better than \$12,000,000 worth of housing on land already acquired and that a good share of actual construction will have started.

Outside of the addition to Brewster Homes, the only other construction activities during the year were the signing of construction contracts for removal and stacking of topsoil for the S. James Herman Gardens project (MICH-1-4), and requesting of bids for the sewer, water mains, and roads for the latter project and for the addition to Parkside Homes.

To date all the USHA earmarkings of \$30,000,000 have been converted except for \$4,000,000 which is hoped to be in the process of conversion now. Local financial institutions have indicated that they will bid on more than the usual 10 per cent which is the local share of financing.

Public relations activities have been handled exclusively by Commission members and the director-secretary. Between fifty and seventy-five talks have been given before local organizations, and considerable publicity has been had through local newspapers. Publications issued were a pamphlet called *101 Questions and Answers*, which was distributed rather widely, *What Detroit Is Doing in the Housing Field*, and the Annual Report for 1939. There have been many requests for these not only locally but nationally.

Labor organizations have given wholehearted backing to the program during the year, and the attitude of the city administration has been reasonably favorable. The Board of Commerce, the Real Estate Board, and other civic organizations have not been antagonistic. Cooperation with various housing groups has been quite considerable. The Commission supplied the Michigan Housing Commission with data for state-wide dissemination relative to its program and operations, and also worked with the Dearborn Housing Commission and the Hamtramck Housing Commission, helping them with staff organization, planning work, loan applications, and other activities.

Plans for the immediate future center around three projects (MICH-1-6, -1-7, and -1-8) which are designed to provide 2,416 dwelling units at a total cost of \$14,076,000. Two of these, MICH-1-7 and -1-8, are strictly slum clearance projects and are located in the heart of the city's most blighted areas where there is a very high percentage of substandard dwelling units. For the three projects the \$15,000,000 balance of earmarkings has either definitely been placed under loan and annual contribution contracts or, as already mentioned, is hoped to be in the process of approval.

In connection with the balance of the earmarkings, the city is requiring that all project land be acquired through condemnation proceedings. It is estimated that from eight to eleven months will be needed to complete such proceedings.

Citizens' Housing and Planning Council of Detroit. In October of the past year the Citizens' Housing and Planning Council of Detroit received a welcome gift in the form of a \$10,000 donation from one of the local foundations. The only instructions accompanying the gift were that it was all to be spent in one year. Since no more money can be expected from this source, the Council, which ordinarily finances itself

solely from membership dues and small gifts, is putting on a membership campaign in order to raise as much money as possible for the year 1940-41.

During the past year the Council devoted itself to educational activities which included publication of its monthly news letter, a camera contest designed to show local bad housing conditions, illustrated lectures, and tours through the slums. In addition, it worked on promotion of the zoning ordinance and general program organization. The zoning ordinance is now being completed, the Council taking an active part in this work and in the public hearings being held throughout the city. It is also organizing a systematic inspection of slum housing in co-operation with the civic authorities and is doing research in an isolated slum area. It is hoped that the statistics being compiled as a result of this research will furnish a basis for recommendations. Activity is carried on by a two-member full-time staff—made up of an executive secretary and associate secretary—a part-time stenographer, and a temporary researcher.

The Council's relations with the Detroit Housing Commission, as well as with the city plan commission, are friendly and cooperative.

*Flint**

Labor Housing Committee. Formed in January, 1939, for the purpose of spreading housing information among unions and organizing their support on behalf of the proposal to build a USHA housing project in Flint, the Labor Housing Committee was made up, during its existence, of representatives from the C.I.O., A.F. of L., and independent labor groups. Finances were contributed by some of the constituent unions, and since the Committee did not have a regular staff, volunteers conducted the work. Most of the burden was carried by a representative from the Buick local.

The proposal to build a USHA project was voted down when it was placed before the people for an advisory vote, and since that time the Committee has ceased to function.

Throughout the campaign there was frequent contact with various official agencies, and the attitude of the official Flint Housing Commission was most cooperative.

MINNESOTA

Minneapolis†

Minneapolis Citizens' Housing Committee. Established by the state planning commission in the spring of 1939, the Minneapolis Citi-

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

† For an account of activities previous to 1939, see the 1937 and 1938 *Yearbooks*.

zens' Housing Committee is an unfinanced, unstaffed group formed primarily to promote housing legislation but also to study housing conditions throughout the state, promote formulation of housing organizations in other cities, and generally improve housing conditions.

Undiscouraged by the fruitless efforts of the past year to obtain legislation that would enable Minnesota to take advantage of the USHA program, the Committee is now attempting to set up under the direction of a representative executive committee a state organization with supplementary groups in each of the principal cities which, it is hoped, will be successful not only in securing the needed legislation but also in promoting public consciousness of housing and city planning problems in general.

MISSISSIPPI

Biloxi

The Housing Authority of the City of Biloxi was formally established May 26, 1939, as the outgrowth of a meeting arranged by the state planning commission and Carl E. Matthes with USHA officials, the Mayor, and city commissioners.

Since its creation, the Authority has received the full cooperation and assistance of the municipal administration. The city agreed to lend the Authority up to \$600 to cover the expense of preparing a loan application to be submitted to USHA, and after the Authority had obtained \$300 from the city in cash, the city endorsed the ninety-day loan of \$200 obtained by the Authority at 8 per cent interest from the People's Bank. This loan was renewed at the end of the ninety-day period because the Authority was without funds.

The Authority's loan contract with USHA amounts to \$972,000, and its cooperation agreement with the city provides for complete project tax exemption. In the early part of February it received the first advance on USHA funds and was in the process of site acquisition.

The administrative staff consists of three full-time employees: an executive director, his secretary, and a bookkeeper. In addition, it is expected that a part-time technical director will be used until the construction contract is let and work is started.

NEBRASKA

*Omaha**

In January the Housing Authority of the City of Omaha undertook an informational service program. The radio, newspapers, organized

* For an account of activities previous to 1939, see 1939 *Yearbook*.

groups, and well planned publications are being utilized to bring about a correct understanding of the local program. This new emphasis on public relations is in line with a trend which can be evidenced in the activities of the more alert local authorities.

Good public relations are particularly important in Omaha now, because since the opening of the PWA-constructed project, Logan Fontenelle Homes, in March, 1938, the unanimity of support originally given public housing has ceased.

This antagonism, stimulated primarily by certain real estate interests, can be traced directly to the high rents charged in the PWA project. It has been somewhat alleviated by a substantial reduction in rents which became effective on July 1 when a new lease was drawn up between the USHA and the local authority. The lease eliminates approximately 50 of the higher-income families, making the average income of the tenants about 20 per cent less.

Despite this opposition the Authority, with the cooperation of the city administration, labor, and informed business interest, including leading real estate operators, has gone forward. About March 14, the Authority will complete the South Side Terrace Homes project under the USHA program. This project is on the site originally proposed for a development by the PWA. It will house 522 families. The total over-all development cost will be in the neighborhood of \$2,600,000. The rentals established for the project are nearly 20 per cent lower than the reduced rental at the PWA-constructed project. Another phase of the local Authority program has concerned itself with a development of an addition to the PWA project. Land acquisition has been completed, demolition is about to commence, and construction bids are to be taken on February 27, 1940. The anticipated over-all development cost of this addition is \$1,350,000. It will rehouse 272 families.

The staff of the Authority is headed by a director who also serves as technical director. The general counsel of the Authority serves as assistant director. An informational service director, accountant, a chief stenographer and three other stenographers constitute the entire full-time staff. In addition, the Authority supervises construction, and employs an adequate inspection personnel for this purpose.

NEW JERSEY*

Activities of the State Housing Authority of New Jersey are carried on with the aid of a ten-member staff and some volunteer help given by the Bureau of Economics and Business Research of Rutgers Uni-

* For an account of activities previous to 1939, see the 1935, 1936, and 1938 *Year-books*.

versity. Operating funds for the fiscal year 1939-40, granted by the legislature, amount to \$25,000.

Since February, 1939, a real property and family income survey has been conducted in Newark with WPA assistance. In November, however, this survey was expanded into a state-wide project and has since employed as many as 239 persons in seven different cities.

Asbury Park

The Housing Authority of the City of Asbury Park was set up following the passage of a resolution by the city council in April, 1938. A slum clearance project for Negroes, later designated as Asbury Park Village (NJ-7-1), was contemplated, and in July, 1938, following an application from the Authority, the USHA earmarked funds amounting to \$540,000. The city immediately offered its complete cooperation and loaned the Authority \$5,000 with which to establish an administrative office.

On December 10 the USHA approved a loan contract of \$675,000, and in February, 1939, a board of nine architects and engineers was appointed to prepare plans and specifications for a project of 126 dwelling units. At the same time such work as negotiation, land appraisals, and surveys was fast being completed.

The total cost of the land, \$135,365, represented a saving of more than \$28,000 under the appraised value. The site chosen is in one of the most badly blighted areas of the city. Demolition of over 100 substandard dwelling units on the site is now 75 per cent completed.

Plans and specifications for Asbury Park Village were finished in July, but construction did not begin until December 4 because of delay due to excessively high original bids that had to be rejected. New bids came in at substantially lower figures, and the contract for general construction was awarded to the Gumina Building and Construction Co., Inc., of New Brunswick.

The regular office staff of the Asbury Park Housing Authority consists of the executive director, accountant, and secretary. In connection with the work on NJ-7-1, an Asbury Park contractor was appointed as clerk-of-the-works and a former commissioner of the Authority was appointed mechanical supervisor. In addition there is a USHA construction adviser paid from project funds.

The Authority believes that in order to carry out future housing plans for Asbury Park it would be necessary to have a USHA loan of \$2,000,000.

Information gathered from a real property inventory and a low-income housing area survey is being tabulated and recorded at present,

and it is expected that the work will be completed in the early part of this year. On the basis of the facts which are being uncovered, the Authority will make applications to the USHA for additional loan funds with which to extend the present Negro project and construct a new white project.

*Atlantic City**

The Atlantic City Housing Authority has a loan contract with the USHA for \$1,855,000 which will be applied to the construction costs of the project for white families known as Jonathan Pitney Village. There are no outstanding unconverted earmarkings at present. However, it is the intention of the local authority to prepare an application to substantiate the need for a Negro project as soon as the present construction program is under way. Stanley S. Holmes Village, the PWA Negro project which the local authority leases from the USHA, has a waiting list at the present time of over 900 families. The Authority feels that this fact alone should bear out the demand for an additional project.

As of February 6, the local authority executed various construction contracts and is awaiting a proceed order from the USHA to actually commence construction of the new 333-unit Jonathan Pitney Village.

The Authority has not yet tried to sell its share of bonds for development costs. It has, however, made an agreement with the municipality to accept a small service charge in lieu of normal ad valorem taxes. The only funds outside of those specified in the development fund agreement with the USHA available to the local authority during the year were \$500 appropriated by the city to help sponsor a WPA project. Its purpose was to make a low-income area survey and a 10-per-cent recheck of the real property inventory made by the State Housing Authority in Atlantic City in 1934.

The staff of the Authority consists of an executive director, technical adviser, statistician and bookkeeper, secretary to the executive director, and stenographer. No professional consultants were hired during the year. Over a period of seven months the office personnel was assisted by clerical workers whose services were contributed by the National Youth Administration.

The Authority manages the PWA-constructed Stanley S. Holmes Village, leased from the USHA. The average rental, including heat, hot water, electricity for lighting and refrigeration, and gas for cooking, is \$7.12 per room per month. During the fiscal year beginning

* For an account of activities previous to 1939 see 1936, 1937, 1938, and 1939 *Year-books*.

November 1, 1938, the project suffered no vacancy loss, a delinquency of only \$88.22, and collection losses of \$5.87.

It is felt by the Authority that the recreational programs sponsored by the tenant association serve to maintain the high moral and cultural tone of the project. There are Bible classes for children, and a village consultant on economic and domestic matters conducts various classes in adult education.

Through its executive director the local authority has taken an active part in the formation of the informational service bureau of the New Jersey Council of Housing Authorities, contributing to its program of disseminating information on the public housing movement, and planning releases to acquaint the public with the need for subsidized public housing in its particular section of the state.

The Authority has already started its reports on equivalent elimination and through close cooperation with the building department has succeeded in having many substandard dwelling units demolished or rehabilitated.

At the present time there is a very amiable relationship between the local authority and the city commission, labor organizations, and other civic and business groups. As soon as the new project is physically under way it is the intention of the local authority to start an active educational program in conjunction with the one sponsored by the New Jersey Council of Housing Authorities.

*Camden**

The Housing Authority of the City of Camden is preparing to start construction of a Negro project designated as NJ-10-1, and has received approval of loan contract for a 302-unit for white families. All earmarked funds have now been converted.

Building operations have not started on NJ-10-1 because when bids were opened on January 12, 1940, they were considerably over the \$4,000 limit per dwelling unit. Plans and specifications are now being restudied for rebidding. Previously there had been delay in acquiring the 183 parcels in the site because only about 30 per cent of them had clear titles. Thus the rest of the property had to be condemned. It was only through the cooperation and assistance of USHA and an efficient attorney that negotiations were finally closed after about three and one-half months.

The 514-unit PWA-constructed Westfield Acres, rented from USHA, has been 100 per cent rented since shortly after initial occupancy started on May 1, 1938. There are no rental delinquencies, and the rental loss since May, 1938, has been only \$19.50. The 278 three-room units rent

* For an account of activities previous to 1939, see 1936, 1938, and 1939 *Yearbooks*.

from \$22.70 to \$24.70 per month, the 165 four-room units from \$27.30 to \$28.80, and the 165 five-room units from \$32.10 to \$33.60. The total population of the project is 1,578, of which there are 497 children of school age or younger.

With the one exception of the Real Estate Board and a few small rooming-house owners there has been no strenuous objection to the housing program. The Authority has made a study of public relations and intends to hire a reporter from a local newspaper to carry on this work. *Housing in Our Time* has recently been run in seven cinemas in the vicinity and it is estimated that approximately 10,000 persons viewed the picture. The Authority feels, however, that it would be more effective if a short trailer concerned with the local program were added.

The Authority received an initial appropriation of \$2,500 from the city for running expenses. There are now five full-time employees on the staff—the director, a secretary, an accountant, an attorney, and a typist-clerk. An architect is employed as a part-time technical adviser. One or two typist-clerks may be added when the work on the next project starts.

In the immediate future the Authority plans to combine the operation and maintenance of three projects in one central office in an attempt to reduce costs. It also hopes to take over all city-owned dwellings and all tax lien properties. In doing this it believes it would take the city out of the tax lien business, and preserve the homes of owners until they might be able to redeem them.

Hackensack

The Housing Authority of the City of Hackensack, established in November, 1938, is inactive at present. Having been told that funds for a USHA earmarking were not available, it has not gone ahead with completion of its application.

Harrison

The Harrison Housing Authority, established June 16, 1938, has completed site selection, plans and specifications, and letting of contracts for its 214-dwelling-unit project, Harrison Gardens, on which it expects to begin construction in the immediate future. The loan contract was signed with USHA in September, 1939, the total authorized amount of the bond issue being \$1,214,000.

Site selection was not an easy task for two reasons: the difficulty, because of the housing shortage, of relocating tenants living on a slum site and the fact that no property in the substandard areas could be purchased within the USHA price limitation of \$1.50 per square foot.

The best solution seemed to be to purchase land as near as possible to deteriorated districts in the hope of thus stimulating improvement. The site eventually selected embraces 6.05 acres and is not only located near a center of employment but is convenient to transportation and is provided with the necessary utility services. Since the purchase price averaged less than forty cents a square foot and since practically 95 per cent of the area is vacant, there will be no demolition expense.

Plans and specifications for Harrison Gardens call for ten fireproof buildings, landscaping, a pool, a playground, and a community house. Bids submitted show a sizeable saving over preliminary estimates of project cost as drawn up by USHA at the time of signing of the loan contract. Development, it is hoped, will be completed by late fall.

The Authority believes that the USHA program is little understood by the average citizen and that there is, therefore, a real need for public enlightenment. In recognition of this need, it is sharing, through its membership in the New Jersey Council of Housing Authorities, in the active informational campaign now being pushed by local authorities. In this campaign the Mayor of Harrison, at all times helpful in solving the city's housing problems, has been a leader. Other persons to whom the Authority is indebted for support and cooperation are the members of the common council, the executive officer and the secretary of the state housing authority, and the USHA staff.

Authority personnel consists of three full-time employees, an executive director, bookkeeper, and stenographer.

It is hoped that USHA consideration will be received in the near future for another project loan.

*Jersey City**

The Jersey City Housing Authority, established in May, 1938, has plans for four low-cost housing projects—NJ-9-1, NJ-9-2, NJ-9-3, and NJ-9-4—to be constructed with its loan contract funds of \$5,496,000 and with the proceeds from the local sale of bonds. None of the projects was yet in operation at the beginning of 1940, advertising of bids having been set for March 1.

The total number of dwelling units planned is 1,575, and total estimated costs run to \$8,432,000. A breakdown of these figures for each of the proposed sites shows the estimated costs at \$2,653,000 for 490 units, \$2,344,000 for 450 units, \$1,291,000 for 234 units, and \$2,144,000 for 401 units. The chief obstacle in 1939 to successful execution of the plans

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

was the same as in 1938—acquisition of land at a cost sufficiently low to permit compliance with the \$1,000-per-room limitation.

Throughout the year the Authority met with a favorable reaction on the part of the public as well as with good cooperation from outside agencies. The city granted tax exemptions, provided for the donation of streets, and was generally helpful in other ways, while both the state housing authority and the New Jersey Council of Housing Authorities also cooperated. Public relations activities were handled through the latter, which employs a full-time staff for just such purposes.

Personnel of the Authority consists of twelve full-time employees, including an executive director, technical director, counsel, and comptroller, and several part-time employees, including appraisers, negotiators, and two field workers.

*Long Branch**

The Housing Authority of the City of Long Branch submitted an application for a loan for the Garfield Court Project. The development will have a total of 127 dwellings units in eleven two-story row houses, plus administrative offices and a central heating plant. It is located on a site of $7\frac{1}{4}$ acres. All property was acquired without condemnation proceedings and at a saving of \$2,700 on the estimated amount set forth in the budget.

Bids for construction contracts were opened late in July. The general construction contract of \$336,430 was awarded to A. A. LaFountain.

On November 22 the cornerstone was laid with appropriate ceremony. Notable attendants were Talbot Wegg, representing the USHA, Congressman William H. Sutphin, and Mayor Alton V. Evans. A dinner was tendered the Authority by the local Chamber of Commerce.

Work on the project has progressed satisfactorily, and it was about 40 per cent complete as of January 1.

All development costs are being financed at the present time through USHA. During the pre-loan contract period, \$1,500 was borrowed from the city, which was repaid with interest during 1939. At the present time the city is assisting the Authority by contributing materials and office space necessary as the sponsor's share in conducting a WPA real property and low-income survey, which is being jointly sponsored by the state and local authorities. This survey has now been about 80 per cent completed.

There has been at all times a noteworthy spirit of cooperation among all who are interested in the housing program: the USHA, the state housing authority, the local housing authority, architects, contractors,

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

union officials, the city, and the entire staff. The Authority hopes for an extension of the federal program so that they may be able to go ahead with an original plan for three projects at an estimated cost of \$1,500,000. Already considerable work has been done toward preparing an application for a second project.

At present the administrative staff consists of an executive director, accountant, and stenographer. On the inspection staff are a chief clerk of the works, assistant clerk of the works, and clerk-typist. USHA staff, paid out of development funds, consists of a construction advisor and a junior stenographer. On the architectural staff are three architects who have combined as Associated Housing Architects.

*Newark**

Since the last issue of the *Yearbook* the Housing Authority of the City of Newark has purchased sites and let construction contracts for four projects.

Pennington Court, a project of 236 units, is to be ready for initial occupancy about March 1. Three months later it is expected that 175 units in the 524-family Seth Boyden Court and 150 units in the 354-family Stephen Crane Village, both of which are well under construction, will be ready for occupancy. Contracts have been awarded for construction of the 614-family James M. Baxter Terrace which is to include administration headquarters and central maintenance shops. It is hoped that 200 families can be moved in on September 1.

The Authority has negotiated for and is now closing titles on two projects designated as NJ-2-7 and NJ-2-8 with 434 and 300 dwelling units respectively. Architects are working on plans and specifications for both projects.

Perth Amboy†

On March 1, 1939, the City of Perth Amboy received notice that the USHA had authorized a loan contract of \$1,145,000. To date \$229,000 of this fund has been advanced to the Authority.

The project which is to be known as William Dunlap Homes—after a native son who was a famous artist and literary figure during the post-revolutionary period—has 258 dwelling units. There are twenty-nine structures, including an administration building and a social hall. Facilities will include a day nursery, a 3½-acre playground, and several smaller playgrounds for young children. There will be 1085.5 rooms,

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

† For an account of activities previous to 1939, see the 1939 *Yearbook*.

and an average of 4.2 rooms per apartment. The 16½-acre site on which the project is located was purchased for \$67,500.

Original bids for contracts, with the exception of the electrical bid, exceeded the budget limits, and were therefore rejected. On September 25 new bids were received and accepted. The total amount of construction contracts is \$1,009,914.

On November 2, the Authority held a ground-breaking ceremony with many city, county, and state officials in attendance. Actual construction began on November 6. To date about 10 per cent of the work has been completed in accordance with construction contracts, and the project should be ready for occupancy about November 1, 1940.

The staff of the Authority at present consists of eight full-time employees and two full-time employees of the USHA, paid out of development funds. They are the director-secretary, counsel, secretary to the director-secretary, accountant, clerk of the works, materials and building inspector, mechanical engineer, secretary to the clerk of the works, and a USHA construction adviser and his secretary.

There is also a staff of professional consultants composed of the following: an architect, a landscape architect, a mechanical engineer, a structural engineer, and civil and sanitary engineer.

*Trenton**

Because of an unusual situation concerning its membership, the Housing Authority of the City of Trenton is at present involved in a friendly *quo warranto* suit in the supreme court to end confusion over its personnel. The unusual situation arose during the summer as a result of a change in city government from the city manager to the councilmanic form which resulted in appointment by the city commissioners of a new housing Authority board consisting of two persons who had been members of the former board and three who had not. The USHA refused to recognize the new board, and since the city commission would not recognize the old, all action was suspended in August. In September, however, after it was formally agreed that the three members who had belonged to the original board should act as the *de jure* members, the Authority resumed activities. No opinion has yet been handed down by the court.

The Authority has two projects under construction, Lincoln Homes (NJ-5-1) and Mayor Donnelly Homes (NJ-5-2). The former is an 8-building, 488-room, 118-unit project, whereas the latter consists of 22 buildings, 1,568 rooms, and 376 units. In the third week in February, Lincoln Homes was 34 per cent completed, Mayor Donnelly Homes 18

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

per cent completed. The budget for Lincoln Homes is \$643,196 until August 8, 1940, the date of completion of construction. For Mayor Donnelly Homes the budget is \$2,017,498 until October 16, 1940, the date of completion of construction.

Although there has been no increase in the full-time staff of the Authority, a chief architect, four assistant architects, and three affiliated architects have been appointed, as well as nine attorneys to examine titles and furnish certificates. In addition, there were, during the course of the year, four relocaters who take care of relocation of tenants; and there now are, during project construction, two clerks of the works, one assistant clerk of the works, and two pay-roll clerks.

The Authority was originally established through the initiative of a Citizens Advisory Committee on Slum Clearance, appointed by the city council. The Chamber of Commerce was the only organization that went on record as favoring a project or that took any active interest in the matter, though the attitude of the municipal administration was friendly. The municipality, indeed, for initial expenses of the Authority loaned \$2,500 without interest, and also cooperated through its various departments in furnishing information. At the present time the public as a whole seems "well pleased" with the housing movement and makes many inquiries about it. The motion picture, *Housing in Our Time*, has received considerable favorable comment from several groups and organizations.

No major problems confront the Authority at present.

NEW YORK

*Buffalo**

During the past year the Buffalo Municipal Housing Authority has pushed its \$9,000,000, triple-project program close to consummation by completing construction on Willert Park and Lakeview and carrying the Commodore Perry Project to a point that promises opening in the early spring. Complete occupancy of these three projects means that 1,613 families, or about 7,000 persons, will have been transferred from unsafe and insanitary quarters in areas of decay and congestion to comfortable, decent dwellings where green lawns are something more than "things that rich people have."

This, in terms of spatial measure, means that of the 50 acres on which 469 substandard dwelling units were demolished to make way for the new constructions, only about 25 per cent has been covered and that the remaining open areas are being developed as recreation, court

* For an account of activities previous to 1939, see the 1936, 1938, and 1939 *Yearbooks*.

yards, and clothes-drying yards. It also means that space has been provided in various buildings for boys' clubs, scout troops, and such other groups as may be organized, and that in each project there will be a nursery school equipped and supervised by some interested community organization. Furthermore, it means that structures, being of brick and tile wall, concrete floor and roof slab, and metal lath with plaster, are almost entirely fireproof.

Tenant application lists for these three projects, as well as for the leased project, Kenfield, are perhaps some indication of the degree of general public acceptance of the program. In the seven-month period from June 1, 1939, when the tenant selection staff was created, to the close of the year, 1,960 applications were received for Lakeview, 948 for Willert Park, and 668 for Commodore Perry, making 3,576 in all. For Kenfield there are on the waiting list 1,301 persons.

Occupancy for Willert Park and Kenfield is 100 per cent, whereas in Lakeview 434 families have been established and the renting is still in progress. Average income of the Willert Park families is \$945 yearly; of the Lakeview families \$975. The experience gained from a year of operating Kenfield has been of help to the new management and operating staffs of Lakeview and Willert Park, both of which are well established.

Meanwhile, as required by statutory agreement, Buffalo has been moving forward with its equivalent elimination program. Carried on through the cooperation of the city buildings division, this work, counting the 469 units demolished on project sites, has progressed almost to the halfway point in its goal of 1,613 eliminations to be accomplished within two years after program commencement.

Besides the program additions of tenant selection and management during the year, another most important function, promotion of good public relations, has been made an official part of staff activity. To this end a public relations division has been created whose work covers daily releases to newspapers, showing of moving pictures made available by USHA, use of radio, arranging of exhibits and project tours, and talks before clubs, organizations, and public gatherings. Of all the media used, motion pictures appear to be the most successful—if demand is any gauge of success. The USHA film, *Housing in Our Time*, for instance, has been well received by more than 175 clubs, organizations, and schools, from which it has elicited considerable comment, mostly favorable.

To supplement *Housing in Our Time*, the Authority is now engaged in making a sound film, partly in color, dealing entirely with local housing conditions. With this it is planned to reach as many of the

organizations which have seen the USHA film as possible, as well as whatever untouched clubs are interested.

In addition, the Authority has displayed a model home in Lakeview which was furnished by the Buffalo Better Home Bureau at a total cost of approximately \$123. Armed with pamphlets for distribution describing how the dwelling was furnished and acquired, and what it cost, volunteers provided by the Bureau during visiting hours answered any questions pertaining to the home furnishing aspects.

*New York City**

The staff of the New York City Housing Authority took an active part in the work on the housing amendment to the state constitution, effective January 1, 1939, and also in preparation of the implementing legislation enacted by the state legislature as the Public Housing Law, effective July 1. This law empowers the state to enter into loan and subsidy contracts with the local Authority, permitting loan contracts up to 100 per cent of project cost but not to exceed a total of \$100,000,000, and a subsidy of \$666,667 for each fiscal year until a total annual subsidy of \$3,334,000 is reached. Passage of the Public Housing Law increases governmental participation in public housing activity to include all three levels of government—federal, state, and city.

Of the total USHA earmarking of \$53,000,000, \$48,218,000 has been accounted for in loans for seven projects, and the balance will be used for another project for which a site is now under consideration. Although there have as yet been no definitive financing arrangements for the 10 per cent local capital participation in the USHA program, no difficulty is anticipated in raising the necessary amount through sale of local bond issues. Local participation in the annual subsidies is more than covered by tax exemption. The tax on business occupancy, which provides approximately \$500,000 annually, is another source of revenue for housing in New York City and will be used to pay a subsidy equal to the interest and amortization charges on Authority bonds, proceeds of which are to be used for project construction. With these funds one project, Vladeck City Houses, is already being constructed, and additional ones are in the preliminary stages.

Although the majority of Authority operating expenses are provided for in the development cost of the various projects, certain activities such as education, publicity, and exhibits are paid out of the general fund arising from the sale of building materials salvaged under the Authority-sponsored WPA demolition project. Because of greatly ex-

* For an account of activities previous to 1939, see the 1935, 1936, 1937, 1938, and 1939 *Yearbooks*.

panded activity, the budget for central office expense has been increased from the \$192,000 of 1939 to \$285,000 for 1940.

Central office personnel of the Authority numbers 145 full-time employees. In addition, various professional consultants and advisers are used on a fee basis as need arises, and approximately 454 persons are employed in selection and investigation of tenants and project operation and maintenance. About 70 per cent of all personnel is from city civil service rolls, the balance being provisional appointments which will be replaced from appropriate civil service lists as soon as qualifying examinations are given.

The publicity division of the Authority prepared and distributed during the year 3,800 requested sets of literature and also cooperated in maintaining a housing information booth at the World's Fair by providing literature and lending staff members at various times. Other division activities included providing of speakers for group meetings, showing of the USHA film, *Housing in Our Time*, and issuing of news releases and project and activity photographs. Ten thousand visitors were conducted on project tours.

During 1939, as before, the Authority has had the fullest cooperation of all departments of the city government as well as of business and civic groups and social and welfare agencies. Other housing organizations, both public and private, have also cooperated and done much, especially through their legislative and educational efforts, to further the public housing movement. WPA, in addition, has been of invaluable aid. One of its Authority-sponsored projects performs necessary surveys and research and is indispensable to Authority operation. Another, the demolition project, has a listing of 23,000 substandard dwelling units which have been demolished in accordance with the equivalent elimination requirement of the United States Housing Act. A third, the vacancy and rehousing project, has listed vacant low-rent apartments and made the lists available to low-income families threatened with eviction or obliged to move for other reasons. This latter service, although discontinued in October, has since been carried on by the Authority with its own funds.

Authority project activity has been concerned during the past year with the two projects, Red Hook and Queensbridge, which were under construction at the beginning of the year; with the three, First Houses, Harlem River Houses, and Williamsburgh Houses, which have been in operation for some time; with the five applications that were made and approved; and with the first application filed under the state program. The Red Hook and Queensbridge projects are 100 per cent, and 95 per cent, complete respectively and—together with First

Houses, Harlem River Houses, and Williamsburgh Houses—are in successful operation. The fact that 100,000 families applied for admission to Red Hook and Queensbridge is some indication of project demand. Of the five applications that were approved during the year, the first was for a slum clearance project in the lower East Side to be known as Vladeck Houses; the second for a 448-family, Negro project, South Jamaica Homes, in one of the outlying areas of the Borough of Queens, the first New York development to have space for allotment gardens; the third for a 1,170-family project in the extremely congested East Harlem area, to be known as East River Houses; the fourth for a 1,166-unit project in a predominantly Negro area in Brooklyn which is being built with the savings realized from economies in the design of the Red Hook and Queensbridge projects; and the fifth for a project in the East Bronx which will house 412 families in row houses and flats. The application filed under the state program calls for a project in the Navy Yard District in Brooklyn which will provide housing for 3,528 families at an estimated cost of \$20,400,000. Its realization will not only entail demolition of twenty blocks containing many substandard dwelling units but will also—through major street changes already tentatively worked out with city departments—solve a serious area traffic problem.

Completion and tenanting of projects now under construction, scheduled for around December, 1940, will give the Authority ten public housing projects in operation. These, when combined with the three for which loan contracts or preliminary approval have been obtained, will bring the number of families residing in such New York City projects to 16,509.

Authority plans for the immediate future center around several foci. One is a map that is to be incorporated in the master plan of the city and that will be, in accordance with the Public Housing Law, the basis for approval by the city planning commission of sites for low-rent housing projects. It will designate 7,161 acres for clearance, replanning, and low-rent housing. Another of the foci is a legislative bill to permit savings banks to participate directly in investment housing, indications being that should this bill become law, the banks involved will attempt a certain amount of slum clearance. Further, the Authority hopes that with the additional funds already made available by state and city governments, the balance of USHA earmarked funds, and anticipated additional federal funds, a greater spread in rent levels can be accomplished, thus effecting the rehousing of slightly higher income groups.

Problems of the Authority are chiefly concerned with the high cost

of land. Since it is established Authority policy to combine the clearance of slum areas with the construction of housing projects, adherence to this policy has meant paying a premium for improved property. This disadvantage is somewhat offset, however, by the fact that since most vacant sites in the city are in outlying areas, their use would involve the additional cost of providing transportation, schools, and utilities. Although passage of the Public Housing Law at first created administrative and procedural problems arising from the grant of powers and responsibilities to public bodies not so charged before, these have been ironed out in the course of the year.

Citizens' Housing Council of New York City. The work of the Citizens' Housing Council of New York City has been chiefly concerned during the past year with research and publications, advisory services, and educational activities. Research has included studies of taxation in relation to housing, of housing in the Harlem area, of civil service in relation to housing, and of rent control. All of these have been published under appropriate titles and distributed. Studies slated for publication in the near future embrace investment housing and the reasons for tenant turn-over, field interviewing on the latter having been done by forty-two selected students from various colleges and universities in the city. In addition, a study was also made of the design-management relationship, and from this over thirty exhibit panels were prepared showing the effect of various design factors on management problems and costs. These exhibits were used as the basis of forums and study groups whose discussions are to be published together with photographs of the panels.

Advisory services of the Council have been facilitated by—and perhaps, in their turn, have facilitated—the friendly and cooperative attitude of official agencies. Both on request and on its own initiative, the Council has continued to make recommendations on policy to the local housing authority, city planning commission, department of housing and buildings, and other agencies. Occasionally recommendations are also sent to federal housing agencies.

Along the lines of public education, the experiment begun last year in cooperation with New York University is being continued, this year in the form of a course on management principles and techniques in both private and public projects. Other educational activities included a photographic contest, the photographs from which not only form the basis of the Council's photographic exhibit but also are in almost constant use by schools, labor groups, civic agencies, and other organizations. Sustained services include a library at which the daily attendance ranges from two to twelve, the answering of approximately

twenty-five mail and telephone inquiries a day, and maintenance of a speakers' bureau which gives approximately twenty speeches a month. Local newspapers continue to give the Council good coverage.

Council activities are still carried on with finances derived from foundations, individual contributions, memberships, and publication sales, the budget for the fiscal year ending April 30, 1940, being \$25,000. The staff consists of an executive director, research associate, office secretary, stenographer-clerk, part-time librarian, and such special clerical assistance as is needed. In addition, there have been nearly 300 committee members and from 50 to 100 volunteers who work with the idea of getting helpful experience.

Immediate plans center around two studies which were organized in mid-February, 1940. One pertains to the relation of income to rent as a basis for recommending range of rentals and income limitations for tenants of public housing projects, the other to tax delinquencies and mortgage foreclosure in the thirteen areas in Manhattan designated by the city planning commission for clearance, replanning, and low-cost housing. In addition, the Council has already begun to issue from four to six times a year a bulletin on general housing developments and problems, designed to be of especial interest to those not working professionally in the field. The chief obstacle to its plans is insufficient financing.

Brooklyn Bureau of Charities. The Housing Committee of the Brooklyn Bureau of Charities has continued during the year to support the cause of better housing by opposing amendments to the Multiple Dwelling Law that would hamper its enforcement and by supporting amendments that would, for the purposes of better enforcement, clarify its intent. In addition, the committee has worked not only for legislation that would make it possible under the Public Housing Law to provide decent dwellings for the lowest income groups but also for legislation that would permit the state or municipality to make loans to owners for the purpose of renovating existing dwellings. Nothing but the most cooperative of attitudes was met from official agencies.

The committee program is carried out entirely by volunteers except for a paid secretary and part-time stenographer. The budget for 1939 was \$5,000.

Welfare Council of New York City. Through its various subcommittees the newly reorganized Housing Committee of the Welfare Council began working in 1939 toward its main objective of education of social workers and member agencies along housing lines. To this end the subcommittee on education is republishing and having printed for the first time its *Outline of a Housing Study Course* and is also plan-

ning to revise its handbook, *A Guide to the Multiple Dwelling Law*. Meanwhile, the subcommittee on legislation has been devoting itself to local and national bills and has taken a stand against that part of the Independent Offices Appropriation Bill in Congress which would prohibit noncitizens from living in public housing projects. A scheme is now under way to draft a local ordinance which, if incorporated in law, will eliminate rats. The committee is also studying housing for the aged and is endeavoring to interest private as well as public funds in providing small apartments for both old couples and old single persons. Constantly in touch with city officials, the committee does not hesitate to express its reactions to stands taken by them.

The Vacancy Listing Bureau, discontinued around the first of the year, has not yet been reestablished despite the fact that at the time its funds were cut off, it was indicated it would be. The committee is meeting with two or three city officials to discuss ways and means of effecting reestablishment.

Community Service Society of New York. At the beginning of the year the Housing Committee of the Community Service Society, an organization formed in 1939 as the result of a merger between the Charity Organization Society and the Association for Improving the Condition of the Poor, celebrated its fortieth anniversary with a luncheon that was the kick-off to an active program of community relationships which continued throughout the year. In connection with this luncheon, a history of the committee, entitled *Forty Years of Housing*, was prepared and widely distributed. For this and other committee publications, which included this year a revision of *Twenty-Seven Practical Suggestions for Improving Old Law Tenements*, nearly 2,000 specific requests were received. In connection with the revision, an award was offered to the owner of the old law tenement which showed the best evidence of good operation and management; and both the pamphlet and the award received considerable favorable publicity in the New York press. Toward the close of the year publication was begun of a *Housing Information Bulletin* which has elicited a good deal of approbatory comment.

Committee activity in the legislative field was directed during the year toward both the state legislature and the city council, the former occupying most of its attention from January to May. Working with legislators and various groups interested in the Public Housing Law, the committee made recommendations which, modified in one form or another, became part of the enacted law. In addition, it participated in work on the Pack Multiple Dwelling Rooming House Law, drafting of which involved numerous and lengthy conferences with city officials,

representatives of the rooming-house owners, and legislators. As a result, there is now for the first time a law to control multiple dwellings converted to rooming houses. Other bills recommended by the committee did not become law, but several passed one house or the other.

Service to the staff and clients of the Community Service Society continued along several lines. Through the clearing service for complaints concerning bad housing, improvement was obtained in 55 per cent of the referred cases—a record that betters that of the previous year by 9 per cent. In addition, advice was given to workers and clients in connection with applications for admission of families to public housing projects.

A number of special studies were either completed or undertaken during the year. One of those completed, a study of rooming houses called *Life in One Room*, was done with the cooperation of the case work staff. Others have as their subjects such matters as rent rebates; clearance, replanning, and redevelopment of slum areas; enforcement of the Multiple Dwelling Law; occupied cellars which were studied in the summer of 1938 (a resurvey); families displaced by the Vladeck Houses in the Corlears Hook District on the East Side and by the South Jamaica Project; and court cases of violations of the Multiple Dwelling Law. The committee also worked with the city planning commission and submitted to it suggestions concerning its charting on the master plan of slum areas to be cleared, replanned, and redeveloped for low-rent housing.

The committee maintains the only field work placement in housing for students of the New York School of Social Work and has cooperated throughout the year with many other groups including the Citizens Housing Council and the Housing Committee of the Welfare Council.

Through its clearing service, special studies and surveys, the committee keeps continual contact with the actual housing of low-income families and therefore feels that its work is grounded upon fact and not upon theories unconnected with existing conditions and actual problems.

Although no concrete results have yet been attained, it is still hoped that in the future a demonstration project of rehabilitation and social management of tenements may be worked out.

City-Wide Tenants Council. Formed as the direct result of the building service strike in the spring of 1936, the City-Wide Tenants Council is now composed of twenty groups in various organizational stages. Chief of these are the Consolidated, East Side, Chelsea, and York-

ville Leagues—comprised of tenants in the slums—which maintain permanent offices and a staff. The central office has a full-time executive secretary whose work is aided by that of the officers and volunteer workers.

Functions of the Council fall loosely into three primary groups: organizational—consisting of organizing groups along economic lines for the purpose of protecting tenants in their everyday problems; legislative—consisting of supporting, as well as drafting, bills considered desirable (In this respect the Council considers itself the most militant and consistent force in the housing movement because its strength is derived from those who have the most direct stake in housing.); and service—consisting of housing services both for individual tenants and for such groups as trade unions which are not equipped to render it. In addition, the Council operates a speakers' bureau, cooperates loyally with organizations like the Citizens' Housing Council, sends delegations to Washington, participates in practically every housing event in the city, holds forums and classes, and consults regularly with various government agencies, by all of whom it is recognized as the spokesman of the tenants. The scope of its work is limited only by lack of resources and personnel.

Although the financial problem seemed well-nigh insurmountable for a time, in the fall it was somewhat alleviated by formation of a committee whose sole purpose is to raise funds. By underwriting the salary of the executive secretary, this committee has relieved the most pressing of the financial problems. Funds are raised by direct solicitation and by sponsoring entertainments. It is expected that the total income for the coming year will approach \$3,000, a larger sum than ever before.

In addition to building and strengthening the tenant movement along organizational lines, the Council is at present concentrating in the following areas: preparation for its second convention, scheduled for May at the World's Fair; enactment of its rent control bill and of the \$800,000,000 amendments to the United States Housing Act; improvement of its system of dues and charters; preparation of its regular publication, *The Tenant*, and two other pamphlets; increasing of the circulation of its *Housing News Letter*; preparation for conducting regular tenant-sponsored housing tours in the city; and several courses on housing from the tenants' viewpoint.

At present there are eight locals that function well, eight that function poorly, and four new ones springing up in various areas.

*Schenectady**

The Municipal Housing Authority of the City of Schenectady has continued to operate its 219-unit, leased project, Schonowee Village, during the year with the same staff as formerly, with the exception of an additional employee who acts as gardener in the summer and fireman in the winter. There were no vacancies as of January 1, 1940, and tenant rental delinquencies amounted to only \$50.50. For December, 1939, the management and operation pay-roll aggregated \$1,935.17.

Outside of Schonowee Village, the Authority has had no program of its own. Its USHA earmarking of \$1,400,000 was rescinded because of various local problems—among them the fact that unenlightened public opinion has not been too favorable to the Authority's PWA project and that there have been honest differences of opinion in the Authority itself concerning future housing in Schenectady.

These same two problems, it is interesting to note, have also entered into the many meetings that have been held in connection with the new state program, to which the Authority is at the present time giving full attention.

Syracuse†

During 1939, practically the entire effort of the Syracuse Housing Authority—with the exception of time devoted to the annual survey of housing demand and the study of housing conditions of former site occupants—has been concentrated upon development of its low-rent housing project, Pioneer Homes. Work in connection with this development has included the letting of construction contracts and the handling of various problems arising out of construction activities. At the end of the year construction was considerably ahead of schedule, and it was possible to proceed with occupancy of a portion of the project.

The Women's Advisory Committee, the Tenant Relocation Committee, and the Tenant Selection Advisory Committee have all been helpful. The former furnished a demonstration unit in the early fall which provided a source of visual education to prospective tenants and allowed thousands of citizens who visited Pioneer Homes for the first time to see the planning and arrangement of the dwellings. The Women's Advisory Committee also carried the burden of public education and of stimulation of public support. Reorganization of this committee

* For an account of activities previous to 1939, see the 1935, 1937, 1938, and 1939 *Yearbooks*.

† For an account of activities previous to 1939, see the 1936, 1937, 1938, and 1939 *Yearbooks*.

with the view to setting up a community-wide citizens' housing and city planning association to meet the interest stimulated by the project, is now becoming a reality.

The Tenant Relocation Committee, established by the Council of Social Agencies, in its turn carried the burden of responsibility for the difficult task of finding places outside the project for families literally almost stranded on the site. The Tenant Selection Advisory Committee was very helpful in the formation of tenant selection policies and procedures.

*Utica**

The Municipal Housing Authority of the City of Utica employed during the year a staff of five full-time employees consisting of an executive director, assistant director, secretary-accountant, and two clerks. No part-time or WPA personnel was used. During the early part of the year the Authority sponsored jointly with the city a WPA housing survey of the city.

The Authority opened bids for the construction of the USHA-aided project on March 15, 1939, contracts in the amount of \$756,816 were awarded, and work began on May 4, 1939. The total development cost will be under a million dollars and the project will house 213 families when completed early in 1940. Dwellings will range in size from 3½-room apartments and flats to 6½-room group houses. The area is sufficient to provide allotment gardens for all families wishing them.

Construction activities occupied the latter part of the year and by the close of 1939 all buildings were inclosed and heated so that interior work could continue through the winter. As construction progressed the problems of tenant selection and management became of immediate importance and by the end of the year the tenant selection program was about ready to go into operation and the management program was in the final stages of completion and approval. The tenant selection office was opened on February 1, 1940. The latest event of importance was the closing of the Series A and Temporary Series B Bonds on March 12 and 13, 1940.

Yonkers†

The 17-building, centrally heated, 552-unit project of the Municipal Housing Authority of the City of Yonkers, for which the USHA executed a loan contract in the amount of \$2,976,000 in the fall of 1938,

* For an account of activities previous to 1939, see the 1938 *Yearbook*.

† For an account of activities previous to 1939, see the 1936, 1937, 1938, and 1939 *Yearbooks*.

has progressed to such a point that at least partial occupancy is expected in April. Completion is scheduled for July 6, except for the landscape work, which will take about a month longer.

This project, which is known as Mulford Gardens, is constructed of brick with back-up hollow tile and has concrete floor slabs and roofs. Award for the general construction contract went to Psaty and Fuhrman, Inc., of New York.

At least a part of the satisfactory progress of the Authority is attributable to the friendly attitude evinced by city groups, the press, and the municipal administration. The latter, although unable to help financially, has given 100-per-cent cooperation. What the recent change to the manager form of government will mean to public housing is not yet known, but indications are that the attitude of the new government will be similar to that of the old.

Authority operating funds are at present composed solely of advance loans from USHA, the \$5,000 loaned by the city in 1938 having been repaid. The construction budget, as approved by USHA, is for \$3,306,000, 10 per cent of which will be raised by local bond subscription. The original earmarking of \$2,200,000 has been converted.

The Authority's full-time employees increased during the year from six to nine persons, now comprising an executive and technical director, who also acts as secretary, a chief counsel, accountant, director of information, secretary-stenographer, and three stenographers and typists. Part-time employees, consisting of two associate counsels and the tenant selection staff, number ten persons.

Plans for the future center around two additional projects, for one of which plans are now being made for filing application with the state division of housing.

NORTH CAROLINA

Organization of the North Carolina Council of Housing Authorities was effected June 26 by the housing authorities of Wilmington, Raleigh, and Charlotte, which were at that time the only authorities existing in the state. Seven months later the membership was enlarged to include the newly created authorities of High Point, New Bern, and Kinston.

Since the Council's financial resources will consist for the present only of membership dues, there will be no paid staff and all activities will be carried on by the president, who is a commissioner of the authority at Raleigh, and the secretary-treasurer. These officers, together with the three vice-presidents, will constitute the executive committee, which is responsible to a board of directors consisting of one person designated by each authority.

Council activities during the past year were limited to advice and assistance given cities seeking to form authorities. In the future, however, the Council proposes to publicize the housing movement as vigorously as possible throughout the state and, in this connection, to issue a monthly bulletin on housing activities within the state. Meetings will be held as frequently as possible for the purpose of improving administrative practice, and the Council will serve as a clearing house for activities within the state that are related to proposed state and national legislation affecting housing.

Charlotte

A chronicle of the establishment and progress of the Housing Authority of the City of Charlotte begins with September 23, 1938, when the Mayor, with the authorization of the city council, appointed a committee of representative citizens to make a housing survey of the city. On the basis of this survey the committee charged that crowded and inferior housing conditions were responsible for a considerable measure of disease, juvenile delinquency, crime, and welfare problems, and recommended to the city council that a housing authority be established. Organization of the Authority was effected December 17—the same day that a council resolution provided for its creation. Credit for initial promotion of public sentiment on behalf of a local authority goes to the *Charlotte News* and the Charlotte Business and Professional Women's Club.

It did not take the new Authority long to swing into action with a request for a \$3,000,000 USHA earmarking for slum clearance projects. Despite the fact that chances of receiving such an earmarking seemed slim because of USHA exhaustion of available funds, the Authority, using a municipal loan of \$3,000, went ahead with organizational plans and on April 1 executed a formal application for two slum clearance projects, one for white occupants, the other for Negroes. USHA granted this application on May 12 in the amount of \$2,014,000, having recalled and reallocated funds earmarked for other authorities because of the persistent efforts from Charlotte.

The rest of the chronicle—site selection, drawing of plans, letting of contracts, and beginning of construction—goes swiftly. For the 256-unit, white project, Piedmont Courts, 21 acres of ground were purchased, and construction contracts totaling \$624,253 were let. For Fairview Homes, the Negro project, which has 452 dwelling units, 42 acres of rolling and wooded land were purchased and contracts let amounting to \$1,099,311. An additional earmarking for Piedmont Courts of

\$309,000 brought the number of dwelling units for the white project to 364.

Buildings for both projects will be of brick, and the same standards of construction are being observed for each. The only structural difference is that Piedmont Courts has pitched roofs, Fairview Homes flat roofs. Actual total development cost per dwelling unit for the former is \$3,214.55, for the latter \$2,831.97. Both sites are near schools, transportation lines, general employment, and recreation areas. Tenant selection will be made by a trained staff working under the direction of a person professionally qualified to do such work, and preference will be given to families with the lowest annual net income. Occupancy is scheduled for fall.

The city, which has maintained a favorable attitude from the first, has consented to carry through equivalent elimination within one year from the date of physical completion of the projects. In addition, it has agreed not to levy special assessments, service fees, tolls, or other charges. Areas in which the projects are located will be zoned to an appropriate site and neighborhood classification. Furthermore, the Charlotte Parks and Recreation Commission has promised to maintain parks and play areas on or near the projects.

To date the only opposition to the authority program has come from a few of the larger real estate owners. The program has been explained to the public through frequent speeches before civic groups and other clubs, through showing of the USHA film, *Housing in Our Time*, through broadcasts over local stations, and through the local press. It is felt that although the projects now under construction will hardly make a dent in existent slums, they are at least a beginning toward solution of the city's housing problem.

Authority activities are carried on by four full-time employees headed by an executive director and one part-time employee who acts as director of the informational service.

Raleigh*

The acute residential shortage in Raleigh has made the problem of housing particularly important but also raises major difficulties. A population increase of more than 100 per cent in the last twenty years has aggravated this condition. Practically all of the new housing constructed in the city in recent years is for rent between the \$40 and \$70 brackets, the only other dwelling units made available being converted single-family structures. There is at present a city-wide residential

* For an account of activities previous to 1939, see 1939 *Yearbook*.

vacancy of 1.6 per cent. Thus a demolition and equivalent elimination slum clearance program would only worsen the plight of low-income families unable to secure decent accommodations. For this reason a vacant site was selected for Halifax Court, which will provide dwellings for 230 white families. Chavis Heights will have an equal number of units for Negroes. The site for this project was occupied by seventy families and it was possible to relocate them only by means of doubling up and by utilizing dwellings situated on the site which will not be involved in immediate project development. Equivalent elimination will not be undertaken until the acute housing shortage is relieved.

During the preliminary operating period of the Authority, the city advanced \$5,376.72, which was repaid when federal funds for development costs were made available. A loan contract of \$1,756,000 with the USHA was signed on March 6, 1939 to provide for the projects, estimated to cost \$2,148,000. There are no further unconverted earmarkings, but the Authority has requested \$4,000,000 to provide additional housing for an estimated total market of 4,319 families.

Arrangements have not yet been made for local financing, although the cooperation agreement with the city providing for annual contributions was executed in September, 1938. The city's contribution will be in the form of complete tax exemption.

The Halifax Court project for white families went under construction on August 15, 1939, and was approximately one-third complete on January 1. The Negro project, Chavis Heights, put under construction contract January 5, 1940, will start construction operations about March 1.

Public relations activities of the Authority are conducted by the executive director. The attitude of the city administration, labor organizations, the Chamber of Commerce, and the majority of civic groups is favorable to the program. Some opposition has been voiced by the Real Estate Board, but it is not unanimously committed one way or another.

Staff positions are headed by that of secretary and executive director. There is also a controller, an assistant to the executive director who is also the accountant, a tenant selection supervisor, a relocation and tenant selection manager (Negro), two secretary-clerks, two resident engineers, an inspection clerk, and a site watchman.

The Authority's program is still in the development stage and the first management period budgets will be adopted in the near future. No new projects will be planned or put under construction until at least one project is occupied and under full operation and has proved that the present program meets the needs of the low-income families,

*Wilmington**

The early half of February, 1940, found the Housing Authority of the City of Wilmington with two projects under construction. For one, a 246-unit project for Negroes on which construction was 60 per cent complete, work of tenant selection had been begun in the hope that occupancy might commence in May. For the other, a 216-unit project for white persons, ground was broken on December 2 at a ceremony in which USHA Administrator Straus officiated.

Construction contracts for the Negro project, which comprises 27 dwelling buildings and a community and administrative building, were let for an approximate total of \$715,000, of which approximately \$52,000 was for site improvement. Cost of the site, which originally contained 106 dwellings, 93 of which were substandard, came to about \$100,000.

Contracts for the white project, which will comprise 22 dwelling buildings and a community building, were let for an approximate total of \$665,000, of which about \$50,000 was for site improvement. Purchase price of the site, which originally contained 23 dwellings, of which 17 were substandard, approximated \$50,000. The location is near Greenfield Lake and Park, one of the most beautiful spots in the eastern part of the state.

OHIO †

The Ohio Housing Authorities Conference is one of the first state-wide organizations of housing authorities. It is unique in that it is quite informal and that its committees are continuously engaged in specific tasks rather than being merely a channel for occasional meetings and conferences for exchange of experiences.

The first meeting of the Ohio Housing Authorities Conference took place February 10, 1939, in Columbus. It was called in response to a general feeling that Ohio housing authorities had many problems in common that could be solved only by such a relationship. In addition to the authorities themselves, representatives of USHA, the state board of housing, NAHO, and other organizations were invited to attend. Thirteen out of the fourteen Ohio authorities were represented, as were the state housing board and NAHO. The director of the Cleveland Authority was elected chairman, and permanent committees on legal, construction, and management matters were appointed to carry on the work between meetings of the Conference.

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

† For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

Since that time the legal committee has had two meetings, the construction committee one. The legal committee filed a brief amicus curiae in the Ohio supreme court in the case coming up for Cincinnati testing the constitutionality of the housing law, and the court, on February 28, 1940, upheld the constitutionality of the law and the activity of the Cincinnati Authority on every count. Non-committee activity has included the issuing of frequent bulletins by the chairman to all authorities on the status of legislation, important housing authority matters, activities of the committees, and other matters. Through the Conference, the attempt to repeal the state law was defeated.

Since the first meeting of the Conference, two others have been held, one in Youngstown June 9, the other in Cincinnati November 10. The Youngstown day was devoted to meetings of the three standing committees, discussion of general problems, and a trip to the Westlake project. The principal address was "The History of Housing in Ohio," by Bleecker Marquette. At the Cincinnati meeting, attended by representatives of thirteen of the fourteen authorities and delegates from Detroit, Michigan, and Covington, Kentucky, the principal addresses were by Councilman Charles P. Taft and USHA Consultant Catherine K. Bauer. Trips to Laurel Homes and Greenhills were also part of the program.

At these meetings resolutions have been adopted which, according to the USHA Administrator's own statement, have been helpful in the formulation of policy.

A fourth conference is scheduled for March 8 in Toledo.

*Akron**

With bids on its first project anticipated in March and two other projects approved by the President, the Akron Metropolitan Housing Authority feels that although the year 1939, like its predecessors, has been troublesome, it has also been successful. October dead lines for getting passage of proper local cooperative legislation, in order not to lose funds already earmarked, of course precipitated new attacks on the Authority by the interests which have opposed it since inception, and attempts were made, by misstatements and other means, to cloud the issue involved. In the end, however, facts prevailed.

For the first project, Elizabeth Park (OHIO-7-1), application was filed in the early spring and approved in May. In the same month USHA's signing of a loan contract assured the Authority its first financial assistance, all organizational and project work before that time having been done on faith. Following receipt of federal funds,

*For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

work on the project began in earnest. Appraisers, negotiators, architects, and surveyors were immediately put to work, and many conferences were had with the USHA on plans and specifications. Among the usual bothersome details encountered were those in connection with obtaining the parcels of property necessary for street vacating and dedicating. These details, however—as well as plans and specifications—are now in the clear.

Of the two additional projects that have been approved, one is a 274-unit slum clearance project in Akron proper, the other a 258-unit, two-part project in Barberton, which is included in the Authority's area. The larger part of the Barberton project is of 206 units on a vacant site, the smaller of 52 units on a site part slum and part vacant. Both parts will be carried as one, however.

Other plans of the Akron Authority concern elimination of a suburban slum which is part of the Authority's area. Although details to be ironed out in connection with this elimination are legion, it is felt that the program offers great possibilities and that appointment of a county planning commission has been a step in the right direction.

*Canton**

The Canton Metropolitan Housing Authority, established in October, 1938, reports that its project "is being held up." A \$2,000,000 earmarking, previously obtained from the USHA, was withdrawn in October.

Cincinnati†

The Citizens' Committee on Slum Clearance and Low Rent Housing. Formed in 1938, the Citizens' Committee on Slum Clearance and Low Rent Housing now consists of about 150 individuals who meet from time to time as various problems develop in connection with the public housing program. Although there is no regular time of meeting, members are kept informed of current happenings and take action on various matters of moment as occasion dictates, often appearing before city council committees, the state legislature, and other public bodies. Among the major accomplishments of the past year was publication of a question-and-answer series on housing and of an illustrated leaflet entitled *Better Homes for Cincinnati's Children*.

Since the Committee operates without finances except when special funds are raised for such purposes as printing literature, it has no compensated staff.

In order to keep its membership informed of housing developments

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

† For an account of activities previous to 1939, see the 1936, 1937, 1938, and 1939 *Yearbooks*.

and in order to support such projects and plans as meet with its approval, the Committee will continue.

The Better Housing League of Cincinnati and Hamilton County has continued its activities in educational work and public relations, in making special studies, and in assisting official organizations.

In the way of publications the League has prepared a paper, *Truth and Fiction About the Relation of Housing to Health*, and an illustrated annual report, *Housing in Your Town*, with photographs, charts, and maps, and has prepared and distributed a monthly one-page bulletin, *What's New in Housing*.

The League cooperated with the Citizens' Committee on Slum Clearance and Low Rent Housing in the publication of an illustrated pamphlet, *Better Homes for Cincinnati's Children*. A *Housing Manual for Teachers* is in draft form and it is planned to have it tested out in Cincinnati schools in order that it may be revised to be made as practical as possible for teaching purposes.

The League continued its educational program through the radio, press, housing tours, and a speakers' bureau in cooperation with the Citizens' Committee.

In cooperation with the Negro Welfare Division of the Community Chest a special question-and-answer radio series on the subject of housing for Negroes was conducted and received wide publicity.

The annual meeting was devoted to a panel discussion on what can be done to help private enterprise build lower rent housing.

During the next session of the state legislature, at which time the Ohio Real Estate Board has announced its intention of undertaking to have the Ohio housing authorities law repealed, the League will endeavor, with other agencies in the state, to convince citizens of the value of the public housing program. The League also has presented evidence in the Ohio supreme court, upon whose decision rests the future of public housing projects in Ohio.

Much has been done to alleviate existing conditions. The League gave housekeeping instruction to 1,231 families, moved 160 to better rooms, eliminated 73 cases of overcrowding, helped 240 evicted families, moved 20 tuberculosis families from wretched to decent dwellings, aided the city division of housing in moving tenants from vacated and condemned houses, improved the Camargo slum area, had 268 conveniences installed, and had 1,151 repairs made.

The League cooperated in planning the real property survey of Hamilton County and the housing schedule for the 1940 federal census. It also surveyed housing conditions in an area selected for the new slum clearance site.

A study of the rent policies of the department of public relief was made and a memorandum urging payment of a reasonable amount of rent was presented to the city council. This effort met with a reasonable measure of success, but the situation is still far from satisfactory. While the department of public relief has been able to increase its maximum rent allowance from \$12 to \$16, it continues to deduct \$4 for each employable worker. This means that if there is one employable worker, the family gets \$12 and if there are two its get only \$8. Inasmuch as this is determined by the mere fact of employability, and not the ability of the client to get a job, it means that the problem is by no means settled.

The League is financed by the Community Chest and for the year 1939 received \$15,300. The staff consists of an executive secretary, on part time, an assistant secretary, and office secretary, and six visiting housekeepers on full time.

*Cleveland**

The Cleveland Metropolitan Housing Authority was financed solely during the past year by advance loans from USHA amounting to \$4,563,000. The first sale of short-term notes to private investors was effected January 26, 1940, when an issue of \$6,250,000 was sold to the Chemical Bank and Trust Company of New York City, group managers, at an interest rate of .45 per cent. Of this, \$4,527,812 was used to repay USHA advance loans and accrued interest, and the balance will be used to complete the development of Valleyview Homes and Woodhill Homes.

Valuable non-monetary contributions have been received from several sources. WPA carried on five projects which the Authority sponsored—a real property and low-income housing area survey, land use survey, housing library project, garden homesteads survey, and an art project. The latter was unique in that its products became part of the Authority's buildings, terra cotta reliefs, cast stone sculpture, murals, and other objects now being incorporated in buildings and grounds of Valleyview and Woodhill Homes. Another important contribution has been the work of the NYA in connection with the operation of the three USHA-owned estates. Not only has the NYA woodshop produced a valuable amount of indoor community and outdoor recreation equipment, but, in addition, young NYA men and women are working at the community center of one of these estates. In cooperation with the Adult Education Division of WPA, NYA makes available its woodshop

* For an account of activities previous to 1939, see the 1936, 1938, and 1939 *Yearbooks*.

equipment and tools for evening training to tenants. The city in its turn has continued to make available to the Authority the consulting services and actual assistance of the staffs of such agencies as the law department, engineering department, and city plan commission. The Housing Center, in which the Authority has its office, is on city-owned land.

The central office budget for 1939 was \$46,746, approximately \$13,000 less than the budget for 1940. Of this latter, \$46,000 is intended for executive, technical, and legal services. The full-time staff at the close of 1939 numbered twenty-eight, the most important positions being director and secretary, chief of construction, chief of planning and research, accountant, counsel, and coordinating manager. Professional consultants and part-time employees during the year included a city planner, city planning assistant, architect, estimator, and a firm of mechanical and electrical engineers. Expert volunteer consultants gave assistance on population statistics, community activities, and other specialized fields.

The Authority's present major activities are divisible generally into operation of the three PWA Housing Division estates which were leased January 1, 1940, project planning and construction, and public relations activities. The three leased projects are the 654-unit Cedar-Central Apartments, the 579-unit Outhwaite Homes, and the 620-unit Lakeview Terrace. None of these had any rental delinquencies when the Authority took them over, and the vacancy percentage in no case exceeded 1.55 per cent. Management and operation pay-rolls for December, 1939, aggregated \$16,628.38, but because of a reduction in staff by the Authority, these came to only \$13,484.32 the subsequent month. Such an economy was made possible by extending tenant maintenance to include halls and grounds. Among the other policies adopted by the Authority for estate management and operation is that of having admission income maxima somewhat below the legal maxima in order to minimize future turnover from excess income. A feature of the new program will be wholesale purchase of all utilities. Under PWA and USHA operation tenants secured cooking gas by individual purchase at higher cost.

Authority financial arrangements with USHA for project development during the year involved an increase from \$18,000,000 to \$19,000,000 and the signing of the fourth loan and annual contributions contract which converted the last of the earmarking. Although no final arrangements were completed for the local share of loans, the required 20 per cent local annual contribution was more than met by complete tax exemption, which is the equivalent of about 40 per cent of the

USHA maximum annual contribution. In the future, however, a new arrangement will probably be entered into with the city for the payment of a service charge, which the Authority has always felt justified.

At the opening of 1940 two projects were under construction: the 582-unit Valleyview Homes, which was 85 per cent completed, and the 568-unit Woodhill Homes, which was 65 per cent completed. On the third project, an annex for the leased Outhwaite Homes, the greater part of the land had been purchased; the property line, utilities, and topographic surveys completed; and demolition specifications and preliminary architectural and engineering drawings were in preparation. Work on a fourth project, in the industrial suburb of Euclid, had progressed—despite some local political objection—to such a stage that the greater part of the land was under option and preliminary architectural and engineering work was about to commence. Three other projects had not yet reached the land-acquisition stage.

Public relations activities during 1939, as always, were largely handled through the Authority's close cooperative relationship with the press, real estate and building interests, and social, civic, and educational institutions. Because of this favorable relationship, no periodical or other publication has yet been used in Cleveland with the exception of *An Analysis of a Slum Area in Cleveland*, issued in 1934. The Authority considers its most important public relations activities to be the lowering of rents on the leased estates and the proposed still lower rents on the new estates. Since the former was not effective during 1939 and the new projects are not yet ready for occupancy, results of these most important activities will not be felt until later in the current year.

The county government, the various municipal governments within the area under the Authority's jurisdiction, and local offices of such federal bureaus as the WPA and NYA, as well as labor, consumer, business, and civic groups, support and cooperate with the Authority. Private agencies which have been of greatest assistance include the Real Property Inventory of Metropolitan Cleveland, Inc., and the Regional Association of Cleveland.

Equivalent elimination far in excess of the number of new units under construction has been accomplished by cooperation of the county, municipal, and school board authorities, which supply to the Authority evidence of demolition, effective closing, or compulsory repairs.

Plans for the coming year revolve around the leased estates, planning and construction activity, and public relations. It is felt that the operating economies being introduced in the leased estates will not only require an educational program in tenant maintenance but will also increase administrative problems during a great part of the year because

the substantial rent reduction entails a large tenant turnover, which reaches a high of almost 50 per cent on one of the estates. It is planned to distribute the turnover over about half the year, the length of time a family with too high an income may remain being determined by the amount of excess income and by school attendance of children. To ease the burden of relocation for families no longer eligible, the Authority is circulating vacancy lists furnished by local real estate groups. The absorption of the new families into the community will increase normal educational problems of the management.

As for projects under construction, present schedules call for the opening of Valleyview and Woodhill Homes for occupancy by early summer, and registrations are now being taken for a mailing list to which formal applications will be sent in the near future. Neighborhood, educational, and social agencies are cooperating in disseminating information about the projects, and such displays as scale models and posters are stimulating interest. Management policies for Valleyview and Woodhill will be similar to those for the leased estates except that there will be possible a considerably greater degree of tenant maintenance.

Other planning and construction activity will include final drawings for the Outhwaite Annex and the suburban Euclid Garden Homes and relocation of one of the projects because of difficulties of land acquisition on the first site selected. It is possible that part of the funds for this relocated project will be used for a dormitory project for single women of low income—USHA assistance already having been requested for this. If additional earmarking is available, further planning activity will be entailed, of course.

New construction for the first half of 1940 is not expected to include more than a beginning of the Outhwaite completion project.

Along the lines of public relations, issuance of publications is being considered as well as the use of the USHA sound film and some speaking activity. A specific higher-education program, of which the director is in charge, is a second-semester course on the social aspects of housing, given at the School of Applied Social Sciences and the School of Architecture at Western Reserve University.

The only obstacle to the Authority's program can be summed up as largely a matter of keeping ahead of the constantly increasing shortage of decent low-rent housing in the area under the Authority's jurisdiction.

Regional Association of Cleveland.* As before, the Regional As-

* For an account of activities previous to 1939, see the 1936, 1938, and 1939 *Year-books*.

sociation of Cleveland has continued to carry on a number of technical, educational, and miscellaneous activities financed solely by membership contributions. The bulk of its 1939 budget of approximately \$6,500 went for services rendered by its three-member staff of director, technical officer, and assistant city planner. Clerical and drafting services for special research activities have been provided by WPA.

During the year the Association continued the background surveys which are to serve as a basis for a plan for the Cleveland region. It completed the land use survey of Cuyahoga County, carried out a study of population trends and computed an estimate of the probable future population of Greater Cleveland, issued—with the assistance of several suburbs—various reports on zoning, and is now carrying on a special project designed to determine the feasibility and type of garden or subsistence homesteads best suited to part-time workers in the Cleveland region. A modest beginning of actual plan recommendations to the community has been made, touching on highways and freeways, parks, a coordinated public land program, and comprehensive zoning revision.

In addition, through various committees of the Association, other phases of the program have been conducted. By radio programs, talks before clubs and local groups, exhibits, and articles in local publications, the educational committee has cooperated with educational institutions in extending adult and student education in city planning and housing. The housing standards committee, together with the Cleveland Metropolitan Housing Authority and social work agencies, kept under way a program of elimination of substandard houses. The official mapping and survey committee, in its turn, continued to supervise not only the regional geodetic and topographic survey but also the new survey of underground utility lines. Late in December the city council passed the new smoke abatement code which was drafted by the smoke abatement committee, thereby making possible a material reduction in the smoke nuisance which blights large areas of Greater Cleveland.

In carrying out these activities, the Association has cooperated closely through its staff and its committees with the Housing Authority, city plan commission, county planning commission, and other local agencies, governments, and civic organizations. Furthermore, during 1940, it is cooperating with the School of Applied Social Sciences of Western Reserve University, as well as the Authority, in conducting a course in the social aspects of housing and planning. So far, this course has proved very popular.

Publications issued during 1939 were *An Analysis of a Slum Area in Cleveland* (second edition), *Second Report on Zoning in Cuyahoga*

County (overzoning for business), *First Report on Population* (future population), *First Report on Public Lands* (public land inventory), and *Plan Bulletin No. 2* (Metropolitan Park System).

The Regional Association expects to continue its educational activities and to expand them in the fields of housing and city planning. Furthermore, since the background work for the preparation of the regional plan is nearly completed, the year 1940 should see the real beginning of the plan itself.

*Columbus**

The Columbus Metropolitan Housing Authority reports that construction work on its 426-unit project, Poindexter Village (OHIO-1-1), is progressing rapidly and that the first six buildings, comprising 84 dwelling units, will be ready for occupancy in March. Demolition of the 379 dwelling units formerly occupying the site was begun in April and completed in August, two months after commencement of construction. The relocation of the 370 families already living on the site was a slow and difficult task but was completed July 15. The rent schedule is as follows: 3½-room units, \$18.25; 4½-room units, \$18.75; 5½-room units, \$19.25—rents being inclusive of heat from the central steam plant, gas for cooking, electricity, and water. Maximum limits of family incomes are: 2 persons, \$900; 3 persons, \$960; 4 persons, \$1,020; 5 persons, \$1,080; 6 persons, \$1,140.

In addition to Poindexter Village, three other projects, comprising 945 units and costing \$3,906,000, are planned. Application was made for these in May, and the projects were approved and the loan contracts signed in July. Options are now being taken on the land, plans being in the working drawing stage.

During the year there have been two cases of litigation involving the Authority. In one an unsuccessful bidder filed two suits, one as a taxpayer, the other as an unsuccessful bidder, to enjoin the construction contract for Poindexter Village. Both suits were dismissed upon the application of the plaintiff after a general demurrer to both petitions was sustained with leave to amend. The most important question decided by the court on the demurrers was that an unsuccessful bidder may not maintain an action to set aside a contract let to another bidder.

In the other case an action was filed by the city on behalf of a taxpayer to enjoin the cooperation agreement between the city and the Authority. This case was heard in January, and briefs are now being prepared—oral arguments to follow. Most of the questions involved in this action

* For an account of activities previous to 1939, see the 1936, 1937, 1938, and 1939 *Yearbooks*.

are included in the case of *The State ex rel. Sherrill* pending in the Ohio supreme court.

*Dayton**

In the two years in which the Dayton Metropolitan Housing Authority has had an active program, the city has brought about the elimination of approximately 400 dwelling units, over 20 per cent of which have been reconditioned and not demolished. This figure includes no elimination on project sites, and the Authority feels that in view of the existent Dayton housing shortage, it represents quite satisfactory progress.

Of particular value to this phase of the program—especially in connection with those aspects involving the securing of private ownership consent to demolition or reconditioning—have been the services of an Authority staff member who has for nearly a year devoted his time to working with the city health and safety departments.

With the exception of this assistant, the staff of the Authority remains the same as in 1938. His salary is paid, in an indirect way, by the city, and is not charged against development funds.

De Soto Bass Courts, the first housing project in Dayton, was completed the last of January, 1940, with the exception of a small amount of landscape work which must wait till spring. This \$900,000 project is intended for Negro occupancy and comprises 200 dwelling units ranging in size from one to three bedrooms. Built on vacant land, it has sufficient unused area to permit an addition of 125 to 150 units when the need arises. Average monthly shelter rent is \$3.03 per room and \$12.72 per dwelling—the latter increasing to \$19.82 when utilities are added.

For the cost of De Soto Bass Courts and of a 604-unit project intended for white occupancy, there is a USHA loan contract for \$3,110,000. This second project will also be built on a vacant site, and although certain delays in connection with land acquisition have been disappointing, acquisition is now complete, and advertising of bids is anticipated on or about April 1. The annual contributions contract for both projects is \$143,537 on the basis of the maximum subsidy; this sum will be reduced, however, because of the new method of figuring reserve recommended by USHA.

Other arrangements with USHA include an earmarking of \$1,800,000, for use of a part of which the Authority has recently submitted application.

* For an account of activities previous to 1939, see the 1936, 1938, and 1939 *Yearbooks*.

Short-term notes for \$1,600,000 have been sold for six months on a .45 per cent basis to the Chemical Bank and Trust Company of New York. This move, because the interest is much lower than that charged by USHA, will reduce the carrying charges previous to permanent financing by approximately \$20,000.

Although there has been no material change in the handling of public relations, the Dayton Real Estate Board has withdrawn its support of the Authority and is now on record as being opposed to the housing program. So far, however, the board has been unable to muster any apparent support, and no serious difficulty is anticipated. The city administration continues to extend full cooperation.

Portsmouth

Shortly after passage of the United States Housing Act, the Mayor of Portsmouth appointed from among prominent members of city welfare and civic agencies a Portsmouth Housing Committee which was to secure federal funds for construction of a low-rent housing project. This committee, in cooperation with a favorable city administration, gathered data and statistics on city housing conditions of such a nature that the state board of housing, convinced of the need of a Portsmouth project, created the Metropolitan Housing District. The Authority itself was formed in May, 1938, organization taking place two and a half months later.

The Authority's outstanding difficulty has been the opposition of a small group of real estate men whose main objection to the housing program is that the project is to be built on vacant land instead of on developed land in slum areas. Their opposition has culminated in an attempt to obtain an injunction restraining the city from entering into the necessary cooperation agreement. The injunction has not yet been granted, however, and the decision of the Ohio supreme court on a similar case (*State ex rel. Sherrill*) is being awaited.

As counteraction to its opposition, the Authority is now launching an extensive public relations program which entails the cooperation of the majority of the local labor, business, civic, educational, and related groups. Promises of cooperation have been received.

Activities during the first part of 1939 were devoted entirely to filing application for financial assistance with USHA. Execution of a loan contract took place in July. Subsequently, final negotiations for acquisition of a project site were completed, and on the first day of 1940 arrangements were made with the city to sponsor a WPA project for the construction of streets, sidewalks, sewers, and water mains on the project site. This work started in February and is expected to be finished

about the time the general construction contract will be let. Plans and specifications should be completed by March 15, actual construction to start not later than the middle of May.

The Authority has no unconverted earmarkings at present, but its application for an additional earmarking has been tentatively approved pending passage of the housing appropriation bill by the House of Representatives. Operating expenses were at first financed by a loan of \$5,000 from the Portsmouth Sinking Fund Commission. This loan, which bore interest at 3 per cent, was repaid with federal funds. With the exception of free office rent until shortly after execution of the loan contract, there have been no contributions of any kind.

The Authority's full-time staff consists of a director and ex-officio secretary, an accountant and assistant director, and a secretary. The part-time staff comprises an attorney, a civil engineer, and an architect.

The Authority's chief future problem, equivalent elimination, exists mainly because of an acute housing shortage. City officials, however, have promised full cooperation in this respect, and it is believed that the difficulty will be overcome within the prescribed time limits of the loan contract.

*Toledo**

As was previously reported, the Toledo Metropolitan Housing Authority leased the PWA-constructed Brand Whitlock Homes from the USHA in March, 1938. In March, 1939, the lease was renewed for a three-year period. There are no vacancies.

On Thanksgiving eve the Authority opened the Charles F. Weiler Homes, a USHA-aided project. It was built at a cost of about \$1,900,000 and has 384 dwelling units. At present it is approximately 45 per cent occupied.

There is no rental delinquency on either project. The pay-roll for December, 1939, was \$2,431.98 for Brand Whitlock Homes, for Weiler Homes, \$448.42.

In December the Authority started construction work on a 112-unit addition to Brand Whitlock Homes, designated OHIO-6-2. A loan contract was signed with the USHA for the development of the 136-unit Albertus Brown Homes (OHIO-6-4). An application was filed for the Port Lawrence Homes, consisting of 200 dwelling units. These are all to be slum elimination projects. The Authority will also have another vacant land project, OHIO-6-3, as soon as a suitable site is selected.

* For an account of activities previous to 1939, see the 1936, 1938, and 1939 *Year-books*.

In the central office of the Authority there is a full-time staff of five employees, the chief positions of which are the director and ex-officio secretary, technical adviser, and accountant. At Brand Whitlock Homes the chief positions of the staff of thirteen are resident manager, chief engineer, cashier, maintenance mechanic, fireman, and janitor. At Charles F. Weiler Homes the chief positions of a staff of nine are those of the resident manager, chief engineer, cashier, maintenance mechanic, and fireman.

During the period of tenant selection the Authority maintains an additional staff of three, which is increased or decreased as needs arise. Other part-time employees are also hired during the year to do specific work.

In January, 1939, the Authority sponsored a WPA real property survey project which employed about 300 people during part of the year. The WPA also supplied supervisory aid for special classes and for the recreational program on the project being operated.

*Warren**

The progress of the Warren Metropolitan Housing Authority's 226-unit project, Trumbull Homes, has temporarily come to a standstill as the result of the referendum in which a rezoning ordinance necessary to enable the construction of the project as planned was voted down.

The location of Trumbull Homes was announced in the press March 8, 1939. Shortly afterwards some 325 persons, most of whom lived within the district of the proposed development, registered their opposition. A letter was presented to the city council at its regular meeting on June 7 requesting the rezoning of property composing the site from an "A" residential to a "B" residential classification. The opposition presented a petition with 88 names against the project and a petition with 228 names against the right of Negroes to live in the project. The matter of rezoning was referred to the city planning commission. The commission held a public hearing on July 24 for the purpose of approving or disapproving the proposed ordinance. The opposition was again present. Thirteen abutting property owners were favorable to rezoning and eight were against it, while fifteen were not present and apparently uninterested. The rezoning was approved.

Upon the consent of USHA and subject to the matter of rezoning, contracts were executed on August 24 between the Authority and the construction companies.

On September 5 the council chamber was filled to capacity for the

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

public hearing on the question before this body. As a result of the hearing the council passed the ordinance.

A petition for a referendum was filed against the ordinance and was voted upon at the November 7 election. The result was in favor of the opposition, the vote being approximately 7,000 to 4,000.

It was therefore impossible to continue with the program of erecting multiple dwellings on this site. The general construction contractors have petitioned the common pleas court of Trumbull County for a declaration of judgment as to their rights under the existing contract, basing their argument on the fact that the rezoning ordinance as approved by the city council was not subject to a referendum vote. This case was heard on January 29, but to date no decision has been rendered. No definite action can be taken until the opinion of the court is received, but through the cooperation of the USHA it may be possible to redesign Trumbull Homes in the form of duplex houses, which will conform with the present zoning classification of this site.

To date the Authority has received three advance loans totaling \$71,000 against the loan contract for \$990,000 signed in December, 1938.

Under a resolution adopted by the Authority it has agreed to provide all storm and sanitary sewers and water, and to pave or grade all streets on the project without any cost to the city.

The paid personnel of the Authority are the director and ex-officio secretary, the legal counsel, a stenographer, and a bookkeeper.

*Youngstown**

On February 12, 1940, 172 dwelling units of Westlake Terrace, the first low-rent housing project of the Youngstown Metropolitan Housing Authority, were released for occupancy. Nine days later there were thirty-five tenant families in residence. Building operations are practically complete except for landscaping and some interior paving; and all units are scheduled for release by April 1. Until that date there will be periodic release of blocks for partial occupancy.

The Authority continues to limit its staff to three full-time employees and plans that this staff will assume management duties for Westlake Terrace until a central office is established.

In addition to Westlake Terrace, plans are under way for a second development to be known as McGuffey Homes, for which loan and annual contributions contracts amounting to \$1,718,000 and \$71,587 respectively, have been approved. Pushing through of this project hinges on the sufficiency of applications received for Westlake Terrace. To date

* For an account of activities previous to 1939, see the 1936, 1937, 1938, and 1939 *Yearbooks*.

these have amounted to 1,250, of which 300 apparently are eligible. Westlake Terrace is a 618-unit project.

During the past year the Authority has made no loans or appropriations for operation expenses and has succeeded in repaying to the city and county the \$5,000 loaned to it for preliminary expenses. Other financial activity includes the completion of information for a bond transcript. Material for the 10-per-cent definitive bonds has not yet been completed, however, nor are negotiations yet under way for payment of annual contributions.

The two simply furnished demonstration units which were opened to public inspection in January, 1940, were visited by 18,000 people during the month. January 14, with 3,520 admissions, was the record day.

Public relations work, as before, has consisted of distribution of literature, radio and motion picture programs, public addresses, visits to the project, exhibits, and occasional news releases, including the *Housing Section Supplement*. USHA has recently approved a budget for informational service.

So far there has been no organized opposition to the local program. The city administration has been friendly and cooperative, and its equivalent elimination agreement—carried out partly by compulsory repair but largely by demolition of condemned structures—is 42 per cent completed to date.

*Zanesville**

The Zanesville Metropolitan Housing Authority reports that the development of its only current project (OHIO-9-1) has required a considerable amount of time because of the use of interior facing tile for the walls, there being no plaster anywhere in the buildings with the exception of that on the second-floor ceilings. However, despite this feature and the fact that, although the landscape bid was under, the bids on all the mechanical trades were high and some time was necessary to determine the best procedure for going ahead, the job was officially started on February 12, 1940.

The project consists of 324 dwellings units, to be constructed in 59 buildings, the average dwelling unit containing 4.2 rooms. Buildings are 2-story row houses and 2-story flats, gross rental for which is not expected to exceed \$4 per month per room—a sum in keeping with the local low-income tenant market. The project has a central heating plant and its own electric generating plant. Completion is expected at the close of March, 1941.

In addition to its activities in connection with OHIO-9-1, the Au-

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

thority has also applied for additional earmarkings for a small project for Negroes and for another about half the size of that now under construction. Application has been made for additional earmarkings for these.

Although not anticipating difficulty in connection with equivalent elimination, Authority members continue to be somewhat concerned with the question, first because of the shortage of decent housing in Zanesville, and second because of the reluctance of city officials to cast aside political expediency and compel owners to demolish or repair their properties.

Plans for the future are chiefly concerned with completion of the project currently under construction, hope being held that a portion of it will be ready for occupancy within ten months from the starting date. If the project meets with a proper reception at that time, the Authority forecasts "great things" for public housing in Zanesville.

Little or no difficulty has been experienced in negotiating with the city and county governments, nor has there been any organized opposition to the project.

PENNSYLVANIA*

Since its creation in 1937, the Pennsylvania State Board of Housing has supervised the inception and operation of seventeen local housing authorities. Although four of these are now inactive and two more are still in the preliminary stages, the state program provides for an estimated total of 12,000 dwelling units and has received commitments from USHA aggregating \$64,231,000. Outside of exercise of its general supervisory functions, the Board has chiefly confined itself to initiation of locally sponsored WPA real property inventory surveys in Philadelphia, Reading, Wilkes-Barre, Schuylkill County, Titusville, Farrel, Sharon, Ellwood City, and the Harrisburg metropolitan area. On these field work has been completed, and tabulations are being made from which the final reports will be prepared.

Staff of the State Board continues to be limited to an executive director and a secretary, and its appropriation for the fiscal biennium 1939-41 has been reduced from the \$50,000 of the previous biennium to \$25,000. The commissions of the members expired May 31 and to date no new appointments have been made.

Allegheny County

Created in June, 1938, by the county board of commissioners, the Allegheny County Housing Authority was aided at the outset by a

* For an account of activities previous to 1939, see the 1938 *Yearbook*.

grant of \$10,000 from the county commissioners as well as by the services of several engineers and draftsmen from county departments. Later the county further supplemented this initial aid by a non-interest-bearing loan of \$40,000 and provision for office space and facilities in the county office building. The entire county has been divided into seven housing districts and data has been assembled to supplement the real property inventory taken in 1934.

During the past year the Authority has had five loan contracts approved by the President which amount to a total of \$3,496,000. On the first of the projects, McKees Rocks Terrace (PA-6-2), bids were opened January 12, 1940. On the other projects, development is planned to cover the first six months of 1940.

Ordinances calling for cooperation agreements with the many civil subdivisions of the county are difficult to obtain. Public relations activities have been difficult to carry on because of the lack of publicity media with wide coverage. Nevertheless, the Authority has undertaken through speakers and moving pictures to carry the cause of public housing to every corner of the county.

Activities are carried on by an executive director, technical director, executive assistant, executive secretary, racial relations adviser, solicitor, auditor, engineer, two draftsmen, two stenographers, and a survey corps.

*Harrisburg**

The Harrisburg Housing Authority is at present bringing to completion the WPA real property inventory of the Harrisburg metropolitan area which has occupied more than a year's time. During 1939 the \$1,395 initially advanced by the city to finance the survey was raised to \$2,850, and contributions of \$500 each were made by Dauphin County and Cumberland County. The city continues to provide the Authority with office space and services therefor and, in addition, makes available incidental professional help to supplement work being done by Authority architects.

Personnel retained has been increased until it now comprises an executive director, legal adviser, surveyor, secretary-stenographer, accountant, and three part-time informational employees. Professional service, obtained by contract with the Harrisburg Associated Architects, includes an architect, landscape architect, and engineer. The number of persons engaged on the real property inventory has varied from ten to ninety.

One part of the Authority's duo-development project, the 200-unit

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

Willard Howard Day Homes (PA-8-1), which is now under construction, will cost approximately \$926,000 and is scheduled to be completed in July. For the other part of the project, the 236-unit George A. Hoverter Homes (PA-8-2), contracts were signed March 1, 1940, specifying completion in 260 calendar days. The total amount of the loan for the entire project is \$2,225,000, and the Authority has a standing offer for the purchase of local bonds up to \$500,000. There are no unconverted earmarkings.

Housing Association of Harrisburg. Organized in 1937 to promote and encourage the improvement of housing conditions of the needy, the Housing Association of Harrisburg was at first known as the Harrisburg Housing Committee and was composed of only 25 citizens. Later resolving itself into an association, it drew some 235 representative or delegate members from 65 local civic and social agencies. The Association is financed entirely by voluntary contributions, and its expenses have been limited to postage, printing, and miscellaneous items.

During the past year activities have consisted chiefly of educational efforts made through speakers, the press, discussions, and distribution of literature. Unsuccessful efforts were made during the last legislative session to secure legislation pertaining to a housing code. In addition, a new housing code has been drawn up which the city council will soon be asked to pass in the form of an ordinance. Future plans center around slum clearance, stimulation of building by agencies other than the USHA, and provision of lower cost houses for the lowest income group, relief clients in particular.

The Association is not affiliated in any way with official agencies, nor has its advice ever been requested by such organizations as the planning board, the local Authority, or the city government. The Authority and the state housing board have, however, complied with Association requests for speakers.

Montgomery County

Formally organized in March of 1938 as a result of the cooperative effort of various community organizations, the Montgomery County Housing Authority was reorganized over a year later, from which time its activities date. Funds for initial operations were supplied by the county commissioners in the form of two non-interest-bearing loans of \$7,000 each. The commissioners also provided offices, partial furnishings, and telephone and telegraph service, heat, and electricity.

Since the reorganized Authority has been functioning only a few months, its achievements are limited to obtaining a USHA earmarking of \$600,000 and the near-completion of a real property survey. With

these behind it, and with the expressed interest of Norristown council members and officials, the Authority hopes to go ahead with a proposed development. Formation of an advisory council to represent the county as a whole is anticipated in the near future.

Activities are carried on by a two-member staff consisting of an executive director and a stenographer. In addition, several enumerators have been used on the real property survey, and a solicitor, architect, and site planner have been hired.

*Philadelphia**

Scope of the program of the Philadelphia Housing Authority has broadened considerably during the past year. The number of dwelling units for which loan contracts exist was augmented by 3,450 and the amount under loan contract, formerly \$16,630,000, was increased by the obtaining of three new contracts, one of \$4,996,000 for PA-2-4, another of \$5,065,000 for PA-2-5, and a third of \$7,092,000 for PA-2-6, bringing to six the number of projects which the Authority has under construction or is planning to construct. In addition, the Authority has been sponsoring two WPA surveys: a real property inventory and low-income area housing survey, now being tabulated; and a project to develop recreation areas at Hill Creek, the PWA-built, leased project.

To carry on these added activities, it has been necessary to increase the full-time staff from twenty-five to seventy-seven. The most important positions are those of executive director, general counsel, and directors of public relations, research and information, finance and accounts, and project development. There are no part-time employees or professional consultants.

Operation of the 258-unit leased project, Hill Creek, was carried on at a cost of \$2,100,000. At the first of the year vacancies were .37 per cent and rental delinquencies (after fourteen months of operation) \$745. Of this sum \$465 was classified as uncollectible and \$280 as current arrears. The monthly management and operation pay-roll for December was \$2,115.30.

Development status of the six projects ranges all the way from near-completion to the preliminary stages. On PA-2-1 and -2-2 construction was approximately 80 per cent and 45 per cent complete respectively on March 1, 1940, and on PA-2-3 demolition was about 25 per cent completed at the first of the year. Receipt of general construction bids is scheduled for May. The other three projects are not so well along, ordinances providing for cooperation agreements having just been introduced into the city council. Equivalent elimination is being accom-

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

plished through the normal processes of condemnation by the bureau of building inspection. The necessary eliminations to equal the 2,859 dwelling units being constructed for the first three projects were exceeded through demolition in 1938 of 1,829 dwelling units by condemnation and of 1,140 structures on the sites. For the three newer projects there is every assurance that elimination required will be more than achieved by normal city condemnations for the years 1939, 1940, 1941, and 1942.

The public relations program which was being developed a year ago has included publication of several mimeographed progress reports and an annual report entitled *Clearing Slums in Philadelphia*; sponsoring at the Pennsylvania School of Social Work of a management training course "for qualified persons who are now employed or are interested in seeking employment as administrators and administrative assistants and aides in the management of low-income housing projects"; and acting as host during the early part of 1940 to a NAHO regional conference attended by more than 125 registered conferees from authorities in New Jersey, New York, and Pennsylvania.

The Authority has had a generally favorable press and full cooperation from city departments especially in connection with technical data required to complete loan applications. That social agencies and other organizations in the community, as well as individuals, are also friendly is indicated by the extent of assistance rendered during the relocation of approximately 950 families who were on the site of PA-2-3. Although the city administration changed at the beginning of 1940, the new Mayor and council members are evincing interest in the housing program, and it is hoped that the coming test of their support in committee hearings on cooperation ordinances for the three new projects will reveal a genuinely helpful attitude.

The only articulate opposition during the year came from the Real Estate Board and some site occupants at the Old Swedes Project (PA-2-4) and the Germantown Project (PA-2-5), voiced because of misinformation on land acquisition policies.

The Authority's non-USHA activities include plans for a rehabilitation program, now being developed, for which soliciting of cooperation from banks, insurance companies, and other private enterprise agencies is contemplated.

Philadelphia Housing Association. Continuing during the past year, as previously, to stress the necessity of abating bad housing conditions, the Philadelphia Housing Association in 1939 received 4,952 complaints which it reported to the proper bureaus of the city government. Of these violations, plus those carried over from the year before, 4,801

were corrected. It is interesting to note that of the total number of demolitions in the city, 646 were properties listed in Association files as having complaints recorded against them.

In carrying out this work as well as its other activities, the Association has maintained close cooperation with eight city bureaus having jurisdiction over bad housing conditions and with the city planning commission, bureau of zoning, board of revision of taxes, and the Philadelphia Housing Authority. To these latter two, statistical statements and special studies were supplied. The managing director of the Association is on the advisory committee of the Authority and continues, together with two other members of the board of directors, to serve on the Authority's subcommittee on selection of sites.

Staff of the Association underwent no changes during the year except that there was one less inspector during the first five months and two less during the last seven months. The budget, derived chiefly from contributions made by the Community Fund of Philadelphia and Vicinity, ran about \$1,500 less than that for the previous year.

Publications issued included three issues of the now discontinued *Housing Quarterly* and a pamphlet, *Housing Safety and Sanitation Laws*.

*Philadelphia**

Octavia Hill Association. During the past year the Octavia Hill Association has continued with the management of its own rental properties and those of various private owners, having had under it a total of 448 buildings, both single and multiple family houses, providing accommodations for 700 families. In addition, it has not only remodeled a number of houses which, under changing neighborhood conditions, are too large to be used as one-family houses and can be fitted to meet the needs of several families, but has also purchased a group of small houses which it hopes may prove of use in rehousing tenants whose homes will be demolished by one of the slum clearance projects of the Philadelphia Housing Authority.

The Association still wishes to stress the value of its policy of having collections made in the homes by women rent collectors, feeling that adherence to this plan has reduced turnover.

*Pittsburgh**

Tenant selection activities for three projects of the Housing Authority of the City of Pittsburgh—part of a program termed by the USHA Administrator as “the most dramatic in the nation”—got under way

* For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

during the last month of 1939. During the first six weeks of these activities 2,000 applications were turned in at the main selection offices downtown and at the various supplemental substations. Cooperation of social agencies, community houses, labor unions, civic groups, as well as employers' organizations, was most important in dissemination of information to prospective tenant groups. April 15 is scheduled as the opening date of the first 100 homes in Bedford Dwellings, the remaining 3,000 families in that project and in the two Terrace Village projects to move in at the rate of 100 and 200 a month until late in 1941. Further plans in connection with these projects call for development of additional schools and public recreation spaces in the surrounding areas.

The Terrace Village projects involved the greatest grading operations of any developments in the country. To prepare the land for Terrace Village I, which has 802 dwelling units, over 800,000 cubic yards of earth were removed from the rough hilltops. For Terrace Village II, which has 1,851 dwelling units, the removal process was even more tremendous, 2,500,000 cubic yards of earth and rock being taken off the tops of hills and filled into the valleys. Filled areas are being used for playgrounds, parks, and an outdoor theatre. During grading operations, several burning coal mines were eliminated, and the Authority is reclaiming some 50,000 tons of coal for use in the project heating plants.

Preparation of project areas for construction necessitated another tremendous task in the relocation of 1,030 families. This was handled by means of staggering relocations over a ten-month period.

Also included in "relocation problems" were a cemetery, two brick-yards, ball-field bleachers, two public charity institutions, and several junk yards. The public charity institutions were resituated on improved properties.

Delinquent taxes in connection with these three projects total a sum equivalent to a seven-year normal tax levy, it has been calculated. On Bedford Dwellings and Terrace Village I, over \$70,000 in delinquencies was paid back to the various taxing bodies—city, county, and school—at the time the Authority acquired the property. On the third project, it is thought that the repayment of delinquencies will approximate \$200,000.

The Authority has continued its public relations activities, an important part of which have been public meetings (of which there were over 500), site tours of project areas, and the showing of its moving picture, *The Other Side of Town*, to over one hundred thousand people. In addition, there has been much distribution of information throughout western Pennsylvania for the benefit of various communities requesting speakers, movies, exhibits, and other informational material.

So far, there has been no change in the general public enthusiasm with which the housing program has been received. The only objection of any consequence was an "inspired" misunderstanding among certain property owners living within the bounds of Terrace Village II. This soon disappeared.

Of the non-interest-bearing loan of \$40,000 made by the city in 1938 for initial planning and operating expenses, the Authority has repaid \$10,000 and renewed the remaining \$30,000. Cooperation agreements with the city provide for donation of certain municipal services such as water mains and sewer lines for Bedford Dwellings and Terrace Village I.

Pittsburgh Housing Association. The Pittsburgh Housing Association has, in its turn, adhered closely during 1939 to a four-phase program planned by a committee of its board of directors. These phases covered inspection of dwellings in substandard areas not previously covered intensively, preparation of special and regular reports from information obtained through field inspections, pursuance of definite methods of constructive cooperation with other agencies, and setting up of educational projects designed to develop greater public understanding of housing and its importance.

The inspection activities, which were planned for the purpose of broadening the Association's pool of basic information and of extending municipal housing law enforcement, uncovered the need for more energetic enforcement of all housing laws. Of the 2,531 inspections and reinspections made, a high percentage of violations of sanitation laws was reported to enforcement agencies and was corrected during the year. Furthermore, through conference with officials of the department of health, a plan was devised which is now being put into operation for periodic official sanitation inspection of all tenement houses, such to be made as a matter of routine and to be accompanied by issuance of correction orders. The effects of this system will be discovered through the Association's 1940 field activities.

As the second phase of the program, field inspection data on rents, conditions, and occupancy of substandard dwellings were made the basis of the following published reports: *Housing on the South Side*, *Housing in Two North Side Neighborhoods*, *Rents in the Slum Districts of Pittsburgh, 1938-39*, and *Demolition of Dwelling Structures*. In analyzing the data on districts which are somewhat removed from the present activity of the Association, there seems to be definite indication of the need for a broader and more diversified program of public housing, including study of, and experimentation with, such problems as reconstruction of crowded neighborhoods where many factors be-

token a residential future and elimination of alley dwellings located inside blocks of blighted yet serviceable buildings on street frontages.

In carrying out the third phase of the program, constructive cooperation with other agencies, the Association has worked with the housing authorities of Pittsburgh and McKeesport, with municipal departments of health and safety, and with private social and civic agencies. In response to requests for help from the Pittsburgh Authority, the Association has given considerable time to matters of Authority policy and to special research projects: the executive director has continued as consultant to the Authority board and its administrative staff, especially on questions relating to tenant selection and management; and the supervisor of field work not only directed a special survey on family eligibility undertaken by the Authority but also cooperated in working out forms and procedures for tenant selection.

In its cooperation with social and civic agencies, the Association was able to render valuable assistance to case work agencies in particular. These have had considerable difficulty, because of the growing housing shortage, in finding dwellings for relocating families compelled to move. This difficulty the Association was able to ameliorate during the spring renting season by preparing from its field surveys periodic vacancy lists of low-rent housing.

In clearing special housing problems discovered by case work, health, and neighborhood agencies, the Association's six-member staff has shared with Pittsburgh Authority staff members the responsibility for the work of a technical committee on housing and social services created by the Federation of Social Agencies. This committee has also studied questions relating to family eligibility for public housing. Other regular and special committees which the Association helped to organize are now working out questions affecting community services in the Hill District where the Authority's three housing projects are under construction.

In carrying out the fourth phase of its program, that of setting up educational projects designed to develop greater public understanding of housing and its importance, the Association has found that increased interest in housing on the part of many groups has resulted in increased interpretative opportunities. Local universities have added special housing lectures to their social science courses, and several high schools have added housing sections to their civics classes. Lectures and study material have been supplied for these by the Association, which has, in addition, published every six weeks a selected, annotated bibliography on current housing literature. Of interest is its report that in Pittsburgh,

"as in most cities," there is a greater interest in, and a growing demand for, better housing for families ineligible for public housing.

The Association budget for 1940 is \$18,000, an increase of \$650 over that for 1939.

PUERTO RICO*

USHA earmarkings for Puerto Rico amount to \$12,000,000, of which \$6,000,000 has been allotted to the cities of San Juan, Ponce, and Mayaguez, which have their own local authorities. The Puerto Rico Housing Authority has obtained approval of loan contracts totaling \$1,389,000 for projects for the towns of Fajardo, Manatí, Caguas, and Bayamón. Proposed projects totaling about \$2,000,000 for the towns of Humacao, Isabela, Aguadilla, Yauco, and Río Piedras have been submitted to USHA. Studies are being made for projects in Arecibo Carolina which would represent an additional \$800,000. Contract plans and specifications are being prepared, but to date no bids have been sent out.

A survey of housing conditions, income, and shelter rent paid by slum dwellers in each of the towns under the jurisdiction of the Puerto Rico Housing Authority revealed that the earning power of a large percentage of these families is so low that they can not afford to pay house rent. It has been determined that the most practical way to solve their problem is to move them into semi-rural projects, where they can have a decent house and small plot of land from which they may derive part if not all of their shelter rent, and at the same time continue in their usual occupations.

The executive director and secretary is in charge of all technical and administrative matters and heads a staff of one chief architect and two assistants, one project supervisor, three assistant engineers, one topographer, one clerk in charge of accounts, and three clerks and stenographers.

Mayaguez

The Mayaguez Housing Authority was formally established by municipal ordinance in September, 1938, but was reorganized the following spring. Although the attitude of all civic and business organizations in the city was favorable to its creation, credit for the initial step goes to the Mayor.

The Authority has at present one project, Columbus Landing (PR-4-1), on which it expects to advertise for bids in April; another,

* For an account of activities previous to 1939, see 1939 *Yearbook*.

Ensanche Miramar (PR-4-2), for which plans have been submitted to USHA; and a third under consideration. In addition, it has submitted for WPA approval a plan for the construction of a sea wall as protection for one of its projects.

Columbus Landing is a 476-dwelling-unit project divided into 120 one-bedroom units, 176 two-bedroom units, and 180 three-bedroom units. Located on a 25-acre ocean site, it has ample recreational facilities, which will include two basketball courts, a baseball field, a quarter-mile cinder track, and playground equipment, not to mention benches in the green areas. The community center will comprise an auditorium, stage, office for a social worker, doctor's office (including waiting room and first-aid room), a shop, the Authority office, and a small general store.

A total of 29.4 acres, with an appraised value of \$36,652.34, has been donated to the Authority by the municipal and insular governments. The municipal government is also giving free water and yard lighting to the projects and has passed two ordinances authorizing loans, one of \$200,000 to cover the 10 per cent local project contribution, the other of \$25,000 to initiate the study and preparation of project plans. The budget of the Authority is awaiting approval.

Personnel consists of a secretary-executive director and four full-time employees. For professional services the architectural staff of other local authorities has been used with excellent results.

*Ponce**

Activities of the Housing Authority of the Municipality of Ponce are considerably hampered, the Authority reports, by factors arising from the dissimilarity of conditions in Puerto Rico and in the United States. The USHA, although ably represented by two experienced project planners, has not endowed these representatives with sufficient authority to act in many instances, with the result that the entire Ponce program is slowed down while decisions from Washington are awaited. Furthermore, these decisions are apt to be long in coming because Washington, 1,200 miles away and not altogether cognizant of local problems, is naturally hesitant. The Authority believes that a shift of responsibility in favor of the USHA representatives in Puerto Rico would implement not only the rapidity, but also the logicity and orderliness with which the program proceeds.

Despite delays, however, loan contracts amounting to \$1,677,000 have been obtained for five projects—Ponce de León (PR-1-1), 300 units; Santiago Iglesias (PR-1-2), 280 units; Caribbean Homes (PR-1-3), 116 units; Portugúes River Homes (PR-1-4), 152 units; and Borinquen

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

Homes (PR-1-5), 340 units—and application has been made for two additional projects (PR-1-6 and -1-7) of 332 and 620 dwelling units respectively. For these projects, notes to the amount of \$62,547.79 have been negotiated locally; and these notes, added to the donation value of land ceded to the Authority by the municipality and to the value of secondary utility distribution systems donated by the insular government, are almost enough to cover the entire required local contribution. The local share of annual contributions will be in the form of complete tax exemption and free water for tenant and project use.

Both municipal and insular governments, as well as federal agencies, have been most helpful in supplying information, trying to expedite official matters relating to Authority business, and, in general, cooperating in every way possible.

The Ponce de León project is the only one now under construction, one half of it having reached the superstructure stage at time of reporting, with completion scheduled for the end of 1940 and partial occupancy for the close of June. Felipe Carro is the contractor. The Santiago Iglesias, Caribbean Homes, and Portugués River Homes projects are all in various stages of development, ranging from USHA review of plans and specifications to preparation for clearance operations and advertising of bids.

The most interesting of the five projects is Borinquen Homes, a project which supplies only land and utilities—at a contemplated rent of less than fifty cents a month—homes being furnished by the tenants, who will move their present dwellings to the project site, where they will be repaired and painted. Toilet and washing facilities will be grouped in special buildings accessible to each group of four houses. For this project a working agreement has been executed with USHA, and final plans and specifications are now under way.

Of the two new projects for which application has been made, one is an orthodox housing development comprising 332 dwelling units, the other a land and utilities development—equipped with streets and playgrounds—which will permit the reconditioning of 620 slum dwellings, each to be furnished with a plot of land and adequate sanitary facilities.

All plans and specifications have been prepared by the Authority's technical staff, which comprises a chief architect and an assistant architect, two assistant engineers and an engineering aid, and a chief draftsman and a junior draftsman. Complementing the technical staff are an executive secretary, three stenographers, a social worker, a chief clerk and two junior clerks, a legal advisor, and a janitor.

Educational work, neglected prior to this time, is now being pushed

via both press and radio; and since enough eligible tenancy applications have already come in to fill half the contemplated units, it is expected that when the educational campaign is in full swing, tenancy applications will outnumber by four or five times the units available for occupancy.

*San Juan**

The Housing Authority of the Capital of Puerto Rico is currently occupied with four projects, one (PR-2-1) having gone into the construction stage in December, the others (PR-2-2, -2-3, and -2-4) still being in the preliminary stages. The one now under construction, which consists of 420 units, is scheduled for completion in December, 1940. For two of the others, consisting of 534 dwelling units, the President has authorized a loan of \$1,502,000; for the fourth, an 84-unit project, USHA has recommended a loan of \$250,000.

The administrations of both Puerto Rico and San Juan have continued their cooperation with the Authority—the former with a gratis transfer for one of the projects of land valued at \$110,000, the latter with a certified check to cover 10 per cent of the earmarking of \$3,000,000 and with the signing of an agreement of cooperation concerning equivalent elimination.

Both the executive and technical staffs of the Authority have been considerably enlarged. The former now consists of an executive director, chief clerk, accountant, file clerk and typist, typist, clerk-messenger, two stenographers, and a janitor, while the technical staff consists of a chief architect, two associate architects and an assistant architect, a designing engineer, and an assistant engineer, and an attorney employed on a fee basis. The total budget for the past year was \$32,700.

It is expected that bids on PR-2-2 pile foundations will be advertised the latter part of March, advertising for superstructure bids being set for June or July. For PR-2-4 advertising of bids is scheduled for the latter part of May. Completion of projects PR-2-1 and -2-2 will be followed by relocation of tenants now living on the site of PR-2-3.

RHODE ISLAND

Providence

The Housing Authority of the City of Providence was appointed in July of the past year after the city council, by joint resolution, had concurred with the findings of a public hearing and of a petition filed by twenty-five residents indicating the necessity for such appointment. Prominent in the initial steps leading to Authority creation were the

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

city plan commission, the Consumer's League of Rhode Island, local housing committees, and local public and private social agencies. These groups and others have continued to be helpful. For instance, existing maps and data pertinent to housing have been made available through the city plan commission, several municipal departments, the state planning board, the Providence Council of Social Agencies, a WPA project, and the partial results of the Providence Tax Survey. Furthermore, new maps have been prepared not only by the state planning commission, but by the city engineer's office and several local public utilities.

As for the municipal administration, its attitude is well evinced not only by the cooperation given through its departments but by its loan, in November, of \$15,000 for initial administrative expenses—to be reimbursable as approved project costs. Furthermore, the cooperation agreement with the city completely cares for equivalent elimination.

Since the life of the Authority has been short, no projects are as yet contracted for with USHA although an application for two (RI-1-1 and -1-2) was filed during the first weeks of 1940. The USHA earmarking for Providence is \$2,500,000.

The only full-time employees are an executive director and a stenographer.

SOUTH CAROLINA

*Columbia**

The Columbia Housing Authority's application for the 236-unit Gonzales Gardens for white persons and the 244-unit Allen Benedict Court for Negroes has been approved since time of last reporting, and at the first of 1940 the former was 5 per cent constructed and for the latter land had been purchased. Each of these projects will cost approximately \$1,000,000, and both are scheduled for completion in 1940. Tenants of Gonzales Gardens will have an annual family income of between \$500 and \$900, and those of Allen Benedict Court of between \$400 and \$700. The former was named for the three Gonzales brothers, who founded Columbia's newspaper, *The State*, and played a conspicuous part in the history and development of South Carolina; the latter for the city's two Negro colleges, both of which are adjacent to the project site.

To carry on project as well as other activity, it was necessary during the year to increase the staff from eight to eleven persons. These include those employed to manage the Authority's leased project.

The total loan contract now existing between USHA and the Colum-

* For an account of activities previous to 1939, see the 1936, 1938, and 1939 *Year-books*.

bia Authority amounts to \$1,851,000, and there are no unconverted earmarkings. The Authority's only funds are those provided by development money for the two new projects and operating funds received from its PWA-built, leased project, University Terrace. For this, tenant rental delinquencies as of January 1, 1940, were small, while total rental collection losses since operation amount to less than one-tenth of 1 per cent.

During the year the Authority entered into an educational program designed to inform the public of its goals and accomplishments. To this end press releases are sent regularly to newspapers, speeches and radio talks are given, motion picture films are shown, and a monthly publication called *Housing Herald* has been issued to a mailing list comprised of housing authorities and public officials and laymen interested in housing. The program has produced a favorable response.

The Mayor and council have always cooperated with the Authority, and the city has executed a contract for equivalent elimination.

County of Darlington

The Housing Authority of the County of Darlington is new to the ranks of local housing authorities, having been established in December, 1939. Because it was created so recently, its proposed project is still in the preliminary stages and has not yet received final approval from Washington.

TENNESSEE

*Chattanooga**

The application for the Chattanooga Housing Authority's second project, on which the Authority was awaiting Washington action at the opening of 1939, was approved during the year, thus securing a USHA loan of \$1,683,000. This project, to be known as East Lake Courts, will consist of 437 dwelling units and an administration building, to be constructed with concrete frame and floor slabs, filled in with brick and backed up with hollow tile. It is being built on vacant, heavily wooded land.

It is expected that both East Lake Courts and the 500-unit College Hill Courts, for which a loan contract was executed in 1938, will be ready for partial occupancy in July and for complete occupancy in the fall.

*Knoxville**

With two projects nearing completion and one in the initial stages of development, the Knoxville Housing Authority has now submitted

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

to the Mayor and to USHA Administrator Straus a plan for a three-year program calling for the construction of nine "badly needed" additional projects. These would house 1,680 families and would, it is estimated, cost \$6,720,000. The chief obstacle to consummation of the plan appears to be lack of available USHA loan and subsidy funds.

Of the two projects expected to be ready for occupancy in May or June, one, Western Heights (TENN-3-1), comprises 244 dwelling units and is for white families; the other, College Homes (TENN-3-2), consists of 320 dwelling units and is for Negroes. In each of these two, demonstration units are already open. On the third project, Austin Homes (TENN-3-3), which will provide 200 dwelling units for Negro families, substandard dwellings are being demolished and grading has been begun. Equivalent elimination of more than 50 per cent of the requirements has been attained by demolition on two of the sites and by municipal condemnation of unfit dwellings.

There are at present no unconverted earmarkings with USHA. Loan contracts for the three projects total \$3,584,000, maximum subsidy contracts \$147,323. For the local share of financing, bonds have been issued, three local banks and one local bond house having handled them. The Authority has received \$1,629,000 in advance loans from USHA.

Since October, when an educational and informational director was appointed, a continuous educational campaign has been conducted. The USHA film, *Housing in Our Time*, has been shown in more than a dozen public schools and at more than a score of civic club meetings; and in addition, a leaflet, *Questions and Answers*, giving pertinent data on both national and local public housing, was printed and distributed by the thousands to schools, churches, organizations, and substandard homes. For each project for which tenant selection has been started special folders have been issued giving complete information on such points as rents, income levels, and size and floor plan of dwelling units. As a result of this latter distribution, more than 600 applications have been received, over 450 of which are apparently eligible.

Cooperation received from the city administration, as well as from other organizations, has been excellent. The State Employment Service furnished men to distribute leaflets throughout the city; the Extension Division of the University of Tennessee held a conference on rural housing, at which Administrator Straus spoke, that was attended by 1,500 people from all sections of the state; and in January home management classes of the Home Economics Department of the University of Tennessee directed the furnishing of demonstration units. On this latter work a pictorial book was prepared, copies of which are now being used by USHA.

Staff of the Authority, formerly numbering nine, was increased to fifteen during the year by the addition of a general housing manager, informational service director, and others.

*Memphis**

During 1939 the Memphis Housing Authority began construction on two projects and obtained a loan contract from USHA for another. Approximately 330 parcels of slum properties were purchased during the year, representing a real estate investment of \$1,225,000.

The two projects under construction, Lamar Terrace, for white families, and William H. Foote Homes, for Negroes, will have a total of 478 and 900 apartments respectively and will cost approximately \$7,000,000 when completed. It is expected that contractors will have finished work on both by February, 1941.

The latest proposed project, Shinertown, is named after the colorful but decidedly unhealthy district in which many Negro families live and has been classified by USHA officials and real estate men as one of the most deserving slum clearance projects in the country. Some of the features frequently considered as part of minimum standards for new housing have been omitted in the endeavor to make it a record-breaker so far as low-rent is concerned. In the end, through cooperation of the city, which will construct broad streets on the project boundary lines, this district will take on an attractive appearance that it never knew before.

Operation of the two leased projects, Lauderdale Courts and Dixie Homes, was so successful during the last year that the resultant reduction in maintenance expense has made possible a rent reduction, to be effective April 1. It is interesting to note that in these projects, which are located in a section where juvenile delinquency was formerly frequent and fire losses extremely high, not one case of juvenile delinquency was reported during the year and only \$517.16 in fire losses. Rent receipts for both projects came to \$250,877.43, total expenses to \$187,466.30, and collection losses to \$321.71. Vacancy losses amounted to \$211.33, and delinquent accounts to \$77.88.

With the two leased projects and the three that are not yet completed, the Authority will have eliminated five of the city's seventeen unsightly slum areas.

Nashville†

The Nashville Housing Authority was created on November 9, 1938. Sporadic efforts had been made for more than a year prior to the estab-

* For an account of activities previous to 1939, see the 1936, 1937, 1938, and 1939 *Yearbooks*.

† For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

lishment of the local authority to take advantage of the state housing authorities law and the USHA program, but it was not until the *Nashville Tennessean* and the building trades brought concentrated pressure upon local officials that results were achieved.

On August 1, 1939 the Authority leased from the USHA for an eighteen-month trial period the two PWA-constructed projects in the city. The fixed rents for this period are \$11,200 for Cheatham Place and \$13,600 for Andrew Jackson Courts. Budgets were prepared with both rents and operating expenses reduced, in an attempt to break even at the end of this time.

It is stipulated in the lease agreement that no family may occupy a unit in either project if his income is greater than four times the rent, except in the case of families with three or more minor dependents, in which case the total income may not exceed five times the rent. There are no fixed minimum incomes for admittance to the projects. Rents include electric current for cooking, lighting, refrigeration, and central heating.

Because of special difficulties in relocating some of the families on the projects whose incomes exceeded the maximum, arrangements to accommodate them temporarily were made. Each tenant whose income was excessive was required to pay a surcharge rent of twenty-five cents per month for each \$15 per year or part thereof by which the family's net income exceeded the statutory income limits. This accommodation was made for the purpose of making a gradual adjustment to the new maximum income levels without working too great a hardship on a large number of families.

Thus at the Cheatham Place and Andrew Jackson Courts projects the average incomes are respectively \$1,083.63 and \$842.11, the average incomes of families within the maximum limit \$924.49 and \$752.00, respectively, and the average income of families who exceed the maximum \$1,400.41 and \$1,079.45, respectively.

There were no vacancies in either project on January 1, 1940. The total tenant delinquencies at Cheatham Place were \$78.89 and at Andrew Jackson Courts, \$230.29. These projects are now giving indications of the problems which will confront the Authority in future years on costs of maintenance, since certain errors and faults in construction are demonstrating the impossibility of always counting on low maintenance costs during the early years of the life of a project.

On July 24, 1939, the Authority signed a loan contract with the USHA for \$2,516,000. The Authority agreed to raise \$251,000 through private financing.

For a 350-unit white project, Boscobel Heights (TENN-5-1), a

\$1,291,000 loan contract was signed. It is to be located on a 17.3-acre plot acquired at an average cost of 13.2 cents per square foot.

J. C. Napier Homes (TENN-5-2), the 332-unit Negro project, has a loan contract for \$1,225,000. The 15.5-acre site was purchased for an average price of 18.1 cents per square foot.

Bids for the project were opened February 2, 1940. The Central Contracting Company of Atlanta, Georgia, was awarded the contract at \$918,652. This amount will cover the cost of erecting all structures, the installation of utilities, grading, service drives, sidewalks, and landscaping. On the basis of this contract the net cost per dwelling unit will average \$2,767.02.

As the properties were acquired for both projects, all current and delinquent taxes were paid. After they are completed and occupied, 2 per cent of the shelter rent will be paid to the city in lieu of taxes. Both sites require slum clearance but additional demolition in other parts of the city will be required in the near future to meet USHA equivalent elimination stipulations.

The Authority has no funds for normal operating expenses. At the present time they are derived from the development budgets of the two new USHA-aided developments plus a small amount of revenue derived from the two leased projects. The Authority receives no contributions from any outside sources and will not establish a fiscal budget until the USHA-aided projects are nearing completion.

The staff is composed of thirty-one full-time employees. The chief positions are those of the executive director, who is also secretary and treasurer, and attorney, accountant, and two resident managers. The Authority has not engaged the services of any professional consultants or other part-time employees. The WPA assigned a recreational instructor to Cheatham Place for one afternoon and evening every week. Afternoon periods are devoted to handicraft classes for boys and girls, and the evening periods to a girl scout troop. At Andrew Jackson Courts the WPA has assigned a recreational supervisor, who is at the project every week, Monday through Friday. In addition, there is an NYA librarian at this project.

TEXAS

*Austin**

The Housing Authority of the City of Austin, established in December, 1937, with the support of labor and the press, has three projects in operation—Santa Rita, a 40-family project for Mexicans; Rosewood, a 60-family project for Negroes; and Chalmers Court, an 86-family proj-

* For an account of activities previous to 1939, see the 1938 *Yearbook*.

ect for whites. Both Santa Rita and Chalmers Court are to have additions, the former of 76 units, the latter of 70. For these a new USHA loan contract of \$1,158,000 has been executed, bids have been taken, and commencement of construction is scheduled for the early part of 1940. The original loan contract was for \$643,000.

The Authority's present staff is composed of an executive director and secretary, an assistant director and housing manager, a stenographer-bookkeeper, a construction superintendent, a tenant investigator, and a handy-maintenance man. The executive director and secretary is the city manager of Austin.

The Authority's plans for the immediate future are for a more extensive program of public education concerning the problems and possibilities of housing.

*Corpus Christi**

To carry on its triple-project program, the Housing Authority of the City of Corpus Christi found it necessary during the past year to enlarge its full-time staff from four to nine, so that it now comprises an executive director, assistant executive director, tenant selection supervisor, management aide, three stenographers, informational service director, and construction engineer. Architectural and legal services continue to be retained.

On one of the three projects—Kinney Place, for Anglo-Americans—general construction work has now been accepted and offices of the management and tenant selection division moved to the project offices. An examination of the first twenty-seven applications approved reveals an average monthly income of \$55, a family head averaging 33 years of age, and 4½ members to a family. From the old average of 4½ persons to 2 rooms, these families are changing to an average of 4 rooms for the same number of persons at a monthly rent of \$13, inclusive of water, light, and gas. Only three of the group have had both hot and cold water before, one family having to get its water from a point three blocks away, three fourths of them sharing outside toilets and showers with other families. The total contract on the Kinney Place Project came to \$358,803.52 and was awarded to the Gilbert Falbo Company.

The other two projects, Navarro Place, for Latin-Americans, and the as yet unnamed TEX-8-3R, for Negroes, went under construction in mid-February after dedication and ground-breaking ceremonies had been held at which the Mayor and the USHA Director of Region VI officiated, and well-known leaders of the two races spoke. The construction bid for these two projects, plus an addition of twenty-four

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

units to Kinney Place, approximates \$821,625 and was submitted by M. W. Watson.

Since the employment of an information service director in December, there has been a quickening in public relations activities, especially in the field of Authority-conducted meetings for civic clubs, parent-teacher groups, community missions, schools, and Negro and Latin-American organizations. In addition, the film *Housing in Our Time* has been used extensively, and an informational bulletin explaining the local program has been widely distributed.

The Authority is working towards equivalent elimination in cooperation with the city engineering department. A total of 110 substandard houses were demolished on the Kinney Place site and 230 on the Navarro Place tract.

*Dallas**

Because of litigation, development of the new projects (TEX-9-1 and -9-2) of the Housing Authority of the City of Dallas has been somewhat curtailed. The trouble began on October 10 when a group of Negro home-owners petitioned the district court for a temporary injunction preventing condemnation proceedings against those named in the suit. When the hearing resulted in issuance of a temporary restraining order, Authority attorneys immediately filed a motion for appeal, and on November 10 a hearing was granted. Other Texas housing authorities and the city were represented by counsel. Something over a month later the court of civil appeals, acting upon its own motion, certified to the state supreme court the following questions: (1) Is the housing act unconstitutional? (2) Is the contemplated use of the property a "public use" within the meaning of the constitution? (3) Is the determination of the Authority of the necessity for the taking of the property conclusive, or is it a question of fact to be determined in each particular case involving a piece of property sought to be taken?

The hearing has been set for January 31, 1940, and the Authority feels confident of a favorable disposition of the case.

Other activity during the year has been concerned with the 181-unit, PWA-built Cedar Springs Place, which was leased in July. Through the cooperation of the USHA regional office, monthly rents were reduced by more than \$2.00 per room per month. Changes in tenancy due to lowered rents resulted in average monthly family income falling from \$106.38 to \$79.43 and ended the most common opposition. Furthermore, the results are even better than this over-all average would indi-

* For an account of activity previous to 1939, see the 1939 *Yearbook*.

cate. During the time of the lease, for instance, sixty-one new tenants have been selected whose average monthly income is \$63.35 a family.

Operation of Cedar Springs Place requires the full-time services of seven persons, supplemented from time to time by such employees as painters, plasterers, and common laborers. Personnel of the Authority itself comprises the executive director and six assistants whose duties consist principally in pushing project development.

To date the Authority has received \$719,000 in advance loans for the development of its first project. On the second project, for which the loan contract was signed in November, no advance had been made at the close of the year. The \$3,000 which the Authority received from the city as a temporary loan to finance expenses in connection with preparation of applications to USHA was reduced to \$750 upon receipt of the first advance loan.

*Fort Worth**

For the Housing Authority of the City of Fort Worth the past year has been devoted to completion of plans, acquisition of land, letting of contracts, clearing of sites, removal of site occupants, and actual construction of its 252-dwelling-unit project for whites and 250-dwelling-unit project for Negroes. To carry out this work, a full-time secretary and executive director, accountant, and clerk-stenographer, plus such part-time specialists as real estate appraisers and negotiators, surveyors, architects, and lawyers, have been used.

Acquisition of sites was completed in May at a total land cost of \$208,212 for the white project and \$126,536 for the Negro project. It is pertinent to note that the sites selected were so decayed that very little in taxes was being collected from the owners. In 1937, for instance, only \$1,355 was collected of the \$3,895 assessed on the white project site, while on the Negro project site only \$828 of the assessment of \$2,795 was collected. In the transfer of title, the Authority paid \$20,571 to the city in current and delinquent taxes and \$5,095 to the county.

Removal of site occupants was no small problem what with the overcrowding existent—one three-room dwelling in one case being used as a home for twenty-four persons. However, all families were relocated between the first of March and the middle of June and site clearance was well under way. Contracts for site clearance went to the Morrow Wrecking Company, of Fort Worth, and the American Wrecking Company, of Dallas, which paid \$5,185 for the white project and \$1,405 for the Negro project respectively.

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

Project plans call for 30 dwelling buildings and an administration building for each project, every dwelling to have a living room, bathroom, and kitchen, and one, two, or three bedrooms. All single bedroom units are flats, whereas the two- and three-bedroom units are arranged as row houses. Every dwelling has a private entrance and a front and rear yard. Buildings are of a modified colonial type constructed with face brick and hollow tile walls plastered inside, concrete floors, pitched shingle tile roofs, wood double-hung window sash, and concrete foundations. Sites will be attractively landscaped with play areas distributed throughout. Both administration buildings will have large social rooms.

For construction of the projects nine bids were received, the award ultimately going to J. E. Morgan and Sons, of El Paso, who put in a bid of \$763,179 for the white project and \$741,888 for the Negro project. The site plan, street layout, buildings plans, and other details were studied and approved by the city plan commission and the city engineering department before construction work was begun. Supervision of construction has been intrusted to the Associated Housing Architects, by whom the plans and specifications were prepared.

All local utility companies, the city water department, and the city sewer department have been exceedingly cooperative in rearranging existing utility lines and services to accommodate the new projects. In order that rents may be as low as possible, the Authority is itself building all utility lines within the project boundaries, thus making possible the wholesale purchase of water, gas, and electricity—the utility companies having offered rates substantially lower than the usual domestic charges. The schedule of gross rents, though not yet definitely fixed, is tentatively set for the white project at \$14.00 for the three-room dwelling units, \$14.25 for the three and one-half room units, \$15.50 for the four and one-half room units, and \$16.50 for the five and one-half room units. For the Negro project, which does not furnish mechanical refrigeration, the rent schedule is from \$1.25 to \$1.50 lower.

It is the hope of the Authority that although the projects now under construction will provide dwellings for only about 15 per cent of the white, and 10 per cent of the Negro, families who now live in unsafe and insanitary dwellings and whose earnings make them eligible as tenants, every family in the community will eventually be decently housed. The Authority believes that with the continued support of the city government, Chamber of Commerce, board of education, and all other organizations interested in the forward progress of the city, the problem of decent housing can be solved.

*Houston**

The Housing Authority of the City of Houston was organized at the close of January, 1938. Although the initiative was taken by a group of citizens, material assistance was also given by the municipal administration and various civic, relief, and business organizations including the Chamber of Commerce and the Real Estate Board.

The first earmarking was granted April 7, 1938, in the amount of \$2,250,000, and some months later an additional one brought the total to \$10,000,000. The Authority has two loan contracts in the amount of \$3,668,000 and \$8,417,000 respectively and has received \$104,053 in advances.

As outlined at present, the Houston program includes seven projects whose total development cost comes to \$12,185,000, the authorized bond issuance being \$10,989,000. Of these projects, three are for Negroes, (TEX-5-1, -5-1A, -5-2) three for whites, (TEX-5-3, -5-4, -5-5) and one for Mexicans, (TEX-5-6). The total number of dwelling units aggregates 2,570. Apartments will range from 3 to 6½ rooms, and monthly shelter rent inclusive of utilities from \$3.00 to \$3.50 a room.

On TEX-5-1 construction was started in September, 1939, after the general contract was awarded to the R. F. Ball Construction Company for a bid of \$1,148,430. In anticipation of initial occupancy on June 14, tenant selection is now under way. For TEX-5-1A, -5-2, and -5-3, land acquisition is now in process, and advertising of bids is scheduled for the latter part of April.

Laredo

The Housing Authority of the City of Laredo was a direct offshoot of the activities of the Laredo Chamber of Commerce, which promotes better housing as one of its major objectives. In June, 1938, the proposal to create the Authority was laid before the city council and was immediately put through. The Authority did not, however, through a technicality in appointment, begin its official existence until September, 1938.

All preliminary surveys and other work were financed by the Chamber of Commerce and directed by its manager, money being donated by both the Chamber and interested individuals. The staff is composed of an executive director, a full-time auditor, one part-time and two full-time stenographers, and a local attorney who handles all legal work for a flat fee.

* For an account of activities previous to 1939, see the 1938 *Yearbook*.

San Antonio

The Housing Authority of the City of San Antonio was created June 17, 1937. Prominent for the initiative they had taken in sponsoring this action were the Junior Chamber of Commerce, the city administration, and the Reverend C. Tranchese, S. J. However, the appointment of the housing commissioners was not made until February 23, 1938.

The city provided \$10,337.54 for family and housing surveys, maps, blue prints, clerical labor, and supervision for loan applications during the preliminary stages. The Authority now has a total of \$75,000 in unconverted earmarkings, plus \$9,125,000 in loan contracts.

A 932-unit project designated as TEX-6-1, which will cost \$3,987,000, is now under construction. There was considerable difficulty in acquiring the 430 parcels of land for the project and getting satisfactory titles.

One hundred per cent equivalent elimination was achieved through site clearance. The site is entirely clear. Utility lines are being laid, and construction of the foundations is in full progress, having been under way since January 1. It is expected that part of this project will be completed in July or August, at which time the Authority will begin taking in tenants. There are also four other projects for which contracts have been signed:

TEX-6-1A-248	dwelling units,	cost	\$1,116,000
TEX-6-3 —796	“ “ “		3,015,000
TEX-6-4 —236	“ “ “		813,000
TEX-6-5 —342	“ “ “		1,210,000

The Authority has been able to make tentative arrangements only for the local share of loans and local annual contributions. There has not been any non-USHA financing, nor can any be done until certain legal hurdles are surmounted in a test case from Dallas County, pending in the supreme court of the state.

The Authority's public relations program includes contacts with local organizations and groups. Relations with the press are such that they will accept any worthy release. The city administration, and consumer and civic groups are all friendly. The general contractors have had some labor disturbance, but this is apparently permanently settled. No annual or other reports have been published, but the possibility is being considered.

There are twenty full-time employees on the staff. The chief positions are those of executive director, his assistant, informational director, office manager, accountant, and tenant relocation and selection supervisor.

There are no professional consultants on the regular staff, architects and engineers being under contract. There is no WPA personnel on the staff, nor any WPA project in the program, although one for street paving is under consideration.

Brownsville

The initiative in creating the Housing Authority of the City of Brownsville, established March 24, 1938, was taken by the Chamber of Commerce. The attitude of the municipal administration toward this step was most favorable.

The chairman of the Authority, also chairman of the public relations committee, is giving very active leadership to an aggressive educational program. She has given generously of her time, speaking before local, state, and national civic bodies.

The public relations program also includes close cooperation with city service clubs and with the city administration on all phases of project development, as well as general informational campaigns. The Authority has brought out the first issue of a publication called "Facts."

The Authority made a loan contract with the USHA for \$587,000 and an annual contributions contract for \$21,000. To date \$302,000 has been received. Three per cent interest is being paid.

The project now under construction for Latin Americans is located on a clearance site and is now 25 per cent completed. The Authority has requested an earmarking for an Anglo-American project. It is also planning for a rural project to be located in the county.

Full-time employees on the staff are the executive secretary, the office secretary, two field inspectors, and a field office stenographer. As part-time employees there are three architects, an attorney, and an accountant.

VIRGINIA*

Although created by the state legislature in 1933, the Virginia State Board of Housing did not meet and organize until October of 1939. Primarily created to supervise limited dividend housing corporations, the Board was also given authority to make housing surveys, formulate housing programs throughout the state, and cooperate with local housing agencies and planning commissions. Inactive for so long because no limited dividend corporations were formed, the Board was finally organized in the fall of the past year for two reasons: six local housing authorities had been established in the state; and the state planning

* For an account of activities previous to 1939, see the 1938 *Yearbook*.

board was beginning a program of advisory assistance to local planning commissions in which housing was being emphasized as an essential part of planning. By the act which created the State Board of Housing, the state commissioners of health, welfare, and labor are designated as members.

Although no funds have been appropriated to the Board and it lacks staff of its own, the state planning board has provided office space, secretarial and stenographic service, stationery, and some minor expenses. The arrangement is possible because the program of the planning board is sufficiently broad to include that of the State Board of Housing, so far as surveys and local cooperation is concerned. Furthermore, the arrangement is facilitated because the officials who are designated as members of the Housing Board are also members of the planning board, the director of the latter serving as secretary of the former.

Although no research or survey activities have yet been undertaken, the Housing Board is now working with the planning board in the outlining of certain lines of research which may be undertaken jointly or with the assistance of other research agencies in the state. The latter would be made possible through the work of the Council on Public Administration, which exists to coordinate research activities and consists of the heads of the state departments which are interested in research and representatives of the major educational institutions in the state.

As its first step in cooperating with local housing authorities, the State Board of Housing, at the request of the Housing Authority of the City of Bristol, arranged for a meeting of the various housing authorities in the state. This was held in January.

Alexandria

The Housing Authority of the City of Alexandria was formally established in June, 1939, as the result of initial steps taken by the local Council of Social Agencies and the Woman's Club. Although at first opposed to creation of an Authority, the municipal administration, after a preliminary survey and report, established the fact of its need. The first meeting was held in September.

Present source of funds is an appropriation of \$3,000 from the city, granted as a loan, subject to approval of the application for financial assistance now before USHA. The Authority has been unofficially informed that this application will be approved by the President on or after February 23.

At present, although the only full-time employee is the executive

director, there are two NYA typists, each working seventy hours a month, and an architect, hired on a contingent basis.

Bristol

Established in September, 1938, the Housing Authority of the City of Bristol was helped with its organization expenses by a non-interest-bearing municipal loan of \$3,000 which was later repaid in full. The city government has been friendly from the first, as have many local groups and the state board of housing. The latter assisted in forming the State Association of Housing Authorities. Although much of equivalent demolition will be obtained from demolition on the sites, the rest will be worked out with the city in accordance with the cooperation agreement.

During the past year the Authority has devoted itself to obtaining of loan and annual contributions contracts, land acquisition, and preparation of plans and specifications for construction bids on its one white and one Negro project. Bids were advertised on January 1. Local share of the loans will be met by the sale of bonds, and annual contributions by complete tax exemption. There are no unconverted earmarkings.

Since the Authority is still in the initial stages of construction, its staff is not yet complete. Currently, it numbers an architect, an attorney, and four full-time employees—executive director, assistant executive director and bookkeeper, stenographer, and clerk. The staff is just beginning the educational and public relations phases of the program.

In the next several months the Authority expects to be busy with construction and preparation for the management program to follow, as well as with an application for the expansion of both projects.

Newport News

Established in January of the past year after investigation by civic-minded citizens and mature consideration by the city council, the Housing Authority of the City of Newport News received an earmarking of \$1,125,000 in October and executed loan and annual contributions contracts with USHA three months later. Signing of a cooperation agreement with the city antedated announcement of the earmarking by about a month. Steps soon to be taken have to do with acquisition of site, completion of final plans and specifications, and project construction.

Activities are carried on at present by a full-time executive secretary and secretary-stenographer. An attorney is employed on an annual salary basis. Administrative and overhead expenses were met during the first year of operation by a municipal appropriation of \$4,000.

WASHINGTON

*Seattle**

Pursuant to enabling legislation passed by the state legislature on February 24, 1939, the Seattle City Council, by unanimous vote, passed a resolution on March 13, 1939, authorizing a housing authority. Two months later, again by unanimous vote, the council authorized a loan to the Authority of \$25,000 for its first year of operation.

Receiving assurances from USHA of financial assistance for a \$3,000,000 project, the Authority selected a staff of three persons and opened offices on July 1. A site was then selected, architects appointed on a contingent basis, and in the fall a formal application submitted. The application was accepted by USHA, approved by the President, and on December 7, loan and annual contributions contracts were entered into. At present, land acquisition is under way and architects are preparing plans, construction to commence in the early fall of 1940. The project occupies an area of 43½ acres and consists of 700 units arranged in row houses, flats, and apartments.

The Authority now has a staff of nine persons, including the executive director and technical director. In addition, there are five architects, two engineers, a landscape architect, and others employed on a professional and contractual basis.

Non-project activity has included sponsoring of the almost completed real-property-family-composition survey covering the entire city, extensive research into the housing of such special groups as single persons and relief clients, exploration of possible remedies for the city's shack-towns, and conducting of an active public relations program consisting of numerous addresses by staff and Authority members, extensive newspaper publicity, a regular weekly radio broadcast, participation in a local housing exposition, inauguration of courses or class work in the public schools, preparation of publications, and cooperation with all public agencies.

The Authority has a blanket cooperation agreement with the city, and the city, in its turn, refers questions of building code violations to the Authority for recommendation. The Farm Security Administration has cooperated in the attempt to improve housing conditions for persons who live outside the city but within the Authority's area of operation—an area which by state law extends five miles beyond the city limits—and it is possible that an application for a rural project may soon be submitted to the USHA. In questions of general housing in the state,

* For an account of activities previous to 1939, see the 1939 *Yearbook*.

the local Authority also cooperates with the Washington State Planning Council and has been called upon for assistance by many cities.

WEST VIRGINIA

*Charleston**

In April of the past year the USHA gave the signal for the Housing Authority of the City of Charleston to start actual building operations in connection with its slum clearance and low-rent housing program when it approved a base bid put in by Algernon-Blair, of Montgomery, Alabama, for the construction of the 170-unit Littlepage Terrace project. The bid approved amounted to \$644,850 and included plumbing, heating, wiring, site improvement, and remodeling of the old Littlepage stone mansion for use as a community social center and administration building. Located on a vacant site about one mile west of the central business section, Littlepage Terrace is close to schools, churches, and industrial plants. Tenant applications are now being received, and it is expected that the first occupants will move in during May.

At the same time that work has been going forward on the Littlepage project, the development of the 304-unit Washington Manor has also been progressing. The construction contract was awarded in September to Skilken Brothers, of Columbus, Ohio, who are to follow a type of construction that has been worked out as being well adapted to the particular needs of Charleston—that is, apartments and row houses over flats. Washington Manor is within a short walking distance of the business center of the city.

Huntington

Formation of the Huntington West Virginia Housing Authority was not actuated by any civic group or agency but simply by passage of a city council resolution directing the Mayor to create a public housing authority. There was some trouble at first in finding persons willing to serve on the five-member board, three different groups refusing appointment because assurance was lacking of sufficient money to finance costs before federal money should become available. The commissioners who finally took office, April 1, 1938, personally financed the preliminary phases of the program.

There are two staffs, one for administration and one for inspection. The former consists of a general counsel, assistant to the executive director, assistant secretary and treasurer and office manager, auditor, bookkeeper-stenographer, and stenographer. On the inspection staff are a chief coordinator, a building inspector for each of the three projects,

*For an account of activities previous to 1939, see the 1938 and 1939 *Yearbooks*.

a plumbing inspector, heating inspector, electrical inspector, and four clerks. The Authority believes itself the only authority in the country whose commissioners serve in some executive capacity without compensation. The positions they fill are those of executive director, technical director, secretary-treasurer, and labor relations counsel.

Although adverse weather has greatly retarded project construction since the first of 1940, at that time the 80-unit W.VA-4-1 was approximately 23 per cent completed and the 136-unit W.VA-4-2 and the 284-unit W.VA-4-3 approximately 41 per cent completed. The USHA loan contract, dated September 30, 1938, is for \$2,101,000; the subsidy contract is not to exceed \$89,695 annually. Equivalent elimination, approximately 30 per cent completed, has been achieved partly through demolition on the sites and partly through the cooperation of the local fire department in condemnation for compulsory demolition or repairs. No cooperation has been solicited from state or governmental agencies.

Although the Authority has conducted no intensive public relations or educational campaigns, it has recently made arrangements for the services of a publicity agent who will work directly with the newspapers so far as press releases are concerned and will also be responsible for preparation of other types of publicity. The sound film, *Housing in Our Time*, has been shown at civic meetings with gratifying results and has always been followed by a forum conducted by some member of the Authority. The program has had the endorsement of every labor organization in the city.

The Authority's present aim is early project completion, commencement of tenant selection being scheduled for March. In addition, an educational campaign will be inaugurated, for which it is planned to make a moving picture of the local program from inception to completion. The picture will be available to other authorities.

Mount Hope

The Housing Authority of the City of Mount Hope, established in December, 1937, has one project under construction at present. This project, known as Stadium Terrace, was 75 per cent completed by the first of 1940 and is expected to be ready for occupancy by the first of May.

Being the product of the combined efforts of the Mayor and the city council, the Mount Hope Authority has never lacked for cooperation from the municipal administration. The city not only financed the Authority, without interest, during the pre-loan-contract period but also—before the project site was acquired by the Authority—completed the demolition of forty-two insanitary and unsafe dwelling units that oc-

cupied it. Completion of equivalent elimination will be carried through before expiration of the time limit set in the United States Housing Act.

Staff of the Authority consists of an executive director, accountant, clerk of the works, and tenant selector. Professional consultants comprise an architect and a general counsel.

The Authority's immediate plans are chiefly concerned with creating interest in Stadium Terrace. To this end three steps are proposed: publication of a Stadium Terrace informational bulletin for distribution among prospective tenants; an informational service program designed to answer questions of prospective tenants; and a prize contest for Mount Hope public school students for the best essay on housing.

The Authority's chief problem is the education of all citizens to the benefits derivable from low-cost housing.

*Wheeling**

Having obtained an earmarking of \$1,350,000 in February, 1938, the Wheeling Housing Authority employed a secretary and, after operating several months without funds, applied to the city for a loan to enable it to proceed with preliminary work until such time as a building project would be approved by the USHA and a loan contract signed. From information obtained from the real property inventory of 1934, together with general data secured by making a spot survey of substandard housing areas in the city, sufficient information was gathered to substantiate and justify a project application for 200 dwelling units.

To further substantiate the need for public low-rent housing in Wheeling, a WPA real property inventory and low-income housing area survey, sponsored by the city at the request of the Authority, was completed in September, 1939. Statistical information derived therefrom has been found useful not only by the Authority but also by several agencies and the city management.

During development of the project, opposition arose from a certain group who circulated a petition asking the city council to rescind its cooperation agreement, particularly the tax exemption ordinance. When the council refused to abrogate the city's contract with the Authority, the matter was referred to the circuit court of Ohio County, which decided that the question should be put to a vote of the people. A citizens' housing committee was organized and a short but effective campaign carried on to publicize the purpose of the housing program. The result was that the referendum carried in favor of housing.

Since this episode, however, publicity and educational work have been somewhat difficult because a great number of people have formed the

* For an account of activities previous to 1939, see the 1938 *Yearbook*.

opinion that "housing" is a political issue to be avoided until it becomes an assured and popular success.

The work of the Authority is carried on by a small staff—consisting of an executive secretary, statistician, and stenographer—supplemented by the part-time services of an attorney who acts as general counsel.

Since loans have been granted, prior indebtedness to the city has been repaid, and although the project is yet in the blueprint stage, preliminary site plans and building designs have been approved. The project is to be located on undeveloped land which will require the building of roadways and the installation of gas lines, water mains, and distribution lines for electricity. Construction operations are scheduled for early summer.

To publicize the building program, prepared articles on low-rent public housing are being furnished a local newspaper for its Sunday edition, and the film, *Housing in Our Time*, is being exhibited in schools and before community associations which invite representatives of the Authority to discuss its program. At the annual "Better Homes Show," the Authority will exhibit a diorama of the completed project and will distribute special pamphlets giving information covering the local activities, as well as the usual USHA literature.

WISCONSIN

*Milwaukee**

Most of the field work for the county-wide real property survey sponsored by the board of public land commissioners and the county planning department has now been completed. Although tabulation and coordination of the data gathered will not be finished until September of 1940, early analysis indicates that a definite shortage of low-rent accommodations for low-income families will be shown. This, together with other data obtained, may be convincing enough to assure the common council that the creation of a local authority is advisable.

* For an account of activities previous to 1939, see the 1935, 1936, 1937, 1938, and 1939 *Yearbooks*.

PUBLIC HOUSING 1939-1940:

An Account and Forecast of the United States Housing Authority's Activities

NATHAN STRAUS

Administrator, United States Housing Authority

JULY 4, 1939, was a red-letter day in the history of low-rent housing in America, for it witnessed the opening of the first locally-owned public housing projects built under a permanent federal-local program.

The foundations for the future of public housing in this country had been laid less than two years before, with the establishment of the United States Housing Authority. A year ago there were projects under construction in communities all over the nation. Today (as of March, 1940)¹ twenty projects comprising thousands of decent new homes are actually occupied, thereby climaxing months of joint endeavor on the part of USHA and the local housing authorities. Public housing has, in short, "arrived."

Since NAHO's last *Yearbook*, the fond hopes and persistent efforts of pioneers in the public housing movement have developed into the reality of tenanted projects in the following cities: Allentown, Pa., Augusta, Ga., Austin, Tex., Buffalo, New York, and Syracuse, N. Y., Charleston, S. C., Dayton, Toledo, and Youngstown, Ohio, Detroit, Mich., Jacksonville and Miami, Fla., Newark, N. J., and Vincennes, Ind. For the millions of low-income families who have been unable to afford decent homes privately built, these projects stand as milestones on the road to a better and more wholesome way of life.

The intentions of the Congress as written into the United States Housing Act of 1937 are being translated into the brick and mortar of hundreds of other low-rent projects as rapidly as careful planning permits, and to the full extent of our initial authorizations. Under the USHA program to date, 184 projects comprising 71,699 dwelling units either have gone under construction or have been completed. These range in size from the 70-unit development now nearing completion in the little coal-mining town of Mount Hope, W. Va., to the huge developments of several thousand units that were opened in New York.

¹ Further accounts of USHA progress as of December 31, 1939, are found in the *Annual Report of the United States Housing Authority, 1939*, available for 20 cents from the Superintendent of Documents, Washington, D. C.

USHA loan contracts covering these projects, and others for which construction awards have not yet been made, now amount to \$626,636,000. The remainder of the funds available through the USHA under initial authorizations by the Congress have been earmarked for further loans. Altogether, these commitments represent 179 local housing authorities scattered throughout 34 states, Puerto Rico, the Territory of Hawaii, and the District of Columbia.

These figures indicate in a general way the substantial progress we have made along lines previously described in the *Yearbook*. But 1939 will loom large in public housing chronicles for still another reason. During the year there were certain significant new developments which I am gratified to be able to report, along with our progress in some of the directions more familiar to *Yearbook* readers.

THE RECORD ON RENTS

To begin with, there is the all-important matter of rents. In the projects that have already been occupied or are about to open, are rents really low enough for families from the slums?

The answer to that question is an emphatic "yes." In connection with every project covered by a USHA loan contract, estimates based on carefully worked-out plans and actual surveys have demonstrated conclusively that rents on the new dwellings will be *at least* as low as the rents charged for slum quarters in that particular community.

New financing, construction, and maintenance economies developed during the course of construction have in most cases made it possible to announce actual rents in completed projects lower than those anticipated when the project was approved for loan contract by the USHA. In some instances, actual rents have been as much as 35 per cent lower than original low estimates.

In the first group of projects for which final rent schedules have been approved, local authorities have achieved *actual* average shelter rentals of \$13.96 per dwelling per month. In Austin, Texas, shelter rents average as low as \$6.59 a month for complete three- and four-room dwellings! The highest average shelter rent in a tenanted project is only \$16.64 a month per family, and that is in New York, where construction costs and wage levels are comparatively high.

In all of the projects the tenants pay a small additional charge for such utilities as water, electricity, gas, and heat where provided. Local authorities have generally succeeded in obtaining project utilities at wholesale rates and passing the savings on to the tenants. Thus the "shelter rents plus utilities" (on which statutory income limits are based) are also extremely low. In the projects occupied to date, these

range from an average of \$10.98 in the South to only \$22.64 in New York.

It is estimated that in the projects for which final rents have already been approved, the incomes of the families being rehoused will average about \$825 a year. In some USHA-aided projects families with incomes as low as \$300 or \$400 a year will be served. The highest average family income for a project will be around \$1,060 a year. The new projects are not only accommodating families whose breadwinners are among the lowest-paid workers in private industry; the rents are so low that, as I predicted last year, in many cases families employed by WPA or on home relief are being served.

GROWTH OF GENERAL PUBLIC INTEREST

No one who is at all aware of the state of the public pulse can have escaped the fact that there is a growing sentiment in favor of slum clearance and low-rent housing. Much of this interest has developed as our program has materialized. In communities with projects under way, there is something dramatic about the sight of slums being torn down. New construction activities never fail to attract observers. People begin to ask questions. As the public is acquainted with the aims and accomplishments of the local authorities, what began as casual curiosity often develops into enthusiastic support of more ambitious local programs.

This is not to say that housing has passed the stage of criticism and debate. Far from it. But as the benefits implicit in the program become apparent to an ever larger number of citizens, informed support that can effectively counteract blind opposition is being built apace.

Another infallible barometer of the quickening of public interest in our program has been the steady growth in the number of public housing agencies. More and more counties, small towns, and semi-rural localities are joining the roster of communities that have local authorities through whom low-rent projects can be undertaken. At the beginning of 1939 there were 221 local authorities. Today the total stands at 328, and additional authorities are being set up from week to week.

This substantial increase in the number of public housing agencies is partly attributable to the stimulating effect of certain original and amendatory housing legislation passed in the various states during the year. At the beginning of 1939, only 33 states had housing enabling acts, and not all of these were such as to permit local communities to participate effectively in the rehousing drive. In the next few months 5 states (Arizona, Idaho, Missouri, New Mexico, and Washington) passed original enabling acts, while 18 states, Puerto Rico, and the Territory

of Hawaii passed perfecting bills. (The following 10 states are still without enabling legislation: Iowa, Kansas, Maine, Minnesota, Nevada, New Hampshire, Oklahoma, South Dakota, Utah, and Wyoming.)

During 1939 housing enabling acts were successfully tested in the highest courts of a dozen states, and this also encouraged the creation of local authorities. To date, there have been consistently favorable decisions in 20 states sustaining the validity of public housing legislation.

Finally, not to be underestimated among the factors tending to encourage the establishment of local authorities, is the effect of the introduction and adoption by the Senate last year of S. 591, the bill to expand our program. The widespread zeal marshaled on the national front by organizations of all kinds and by men and women in every walk of life in support of this measure had its repercussions in the localities. Scores of communities continued to prepare for public housing programs by setting up local authorities and working out project plans. We have on hand right now more than a billion dollars' worth of unfilled loan requests from housing authorities all over the country, many of them newly created.

Perhaps the most encouraging recent indication that interest in public housing is becoming firmly embedded in American consciousness is the fact that, by the fall of 1939, more than 200 institutions of higher education—including such schools as Harvard, Cornell, Maryland, California, Columbia, Dartmouth, Xavier, and New York University—had courses related to some phase of public housing. Though many colleges and universities have included some instruction in housing in such courses as architectural design, sociology, economics, government, building construction, and home economics, more and more of them are offering courses today specifically designed for students who plan to enter the housing field in some professional capacity.

The Management Training Institute held by New York University during the summer of 1939, for example, will probably prove to be the forerunner of courses of this nature in other colleges. Despite the fact that lack of actual experience in the field of large-scale housing management will limit the value of professional courses for some time to come, lectures and field work in connection with going projects, along with background material on housing, will serve as an effective substitute until the body of professional experience has accumulated.

In many of the communities in which public housing projects are under way, schools have been encouraged to have their classes visit and study the new developments. In some cases, students have voluntarily assisted in surveying the housing needs in their vicinities.

PRIVATE INVESTMENT IN PUBLIC HOUSING

November 14, 1939, was another significant day in the history of the USHA program. On that date the first large-scale invitation ever extended to private capital to participate in financing the construction of public low-rent housing projects was enthusiastically accepted.

On that day I sat in my office and scanned reports from eleven cities: Atlanta, Ga., Charleston, S. C., Charleston, W. Va., Chicago, Ill., Washington, D. C., Louisville, Ky., Macon, Ga., New Orleans, La., Peoria, Ill., Philadelphia, Pa., and Pittsburgh, Pa. In each of these cities the local housing authorities had made a public offering of short-term loan notes. And in each of these cities the notes were snapped up at rates of interest averaging slightly less than six-tenths of 1 per cent.

The total amount of the local bond issues was \$50,000,000. Since the USHA had already advanced over \$26,000,000 to these eleven local authorities, the first use to which the \$50,000,000 was put was to refund, with interest, the USHA loans. The balance was available to defray the further costs connected with the construction of the projects in the eleven cities.

Other local authorities quickly followed the example of the first eleven. Now it has become the regular practice for local authorities to obtain temporary construction funds in this manner.

The advantages of obtaining construction funds from private investment institutions are striking. Under the law, the USHA must charge about 3 per cent for its loans—even for advance loans during the period of construction. By obtaining construction loans at an interest rate of about $\frac{1}{2}$ per cent, the local authorities achieve a saving which amounts to about a 2 per cent reduction in total development costs. Moreover, by inviting the participation of the public, the local authorities are opening up to investors a new and attractive field, one that will contribute toward the solution of that new and perplexing economic problem: the vast accumulation of idle money.

LONG-TERM PRIVATE INVESTMENT ALSO

During 1939, too, the groundwork was laid for a development which promises to be far more important in the solution of this problem than mere temporary financing of the projects through private investment. Plans were completed for the permanent participation of private capital through public offering.

When the United States Housing Act was passed, it stipulated that

the USHA could lend a local authority no more than 90 per cent of a project's total cost. At first, we thought that the USHA would actually have to lend the full 90 per cent in every case, and that the remaining 10 per cent would be obtained in part through donations and in part through the sale of local authority bonds to the local banks. We soon learned, however, that investment institutions were extremely eager to buy local authority bonds. And it seemed reasonable to us that if 10 per cent of a project's cost could be raised through the sale of local bonds to purchasers other than USHA, there was no good reason why 20, 25, or 50 per cent could not be obtained in the same fashion.

On February 14, 1940, the results of intensive study on the part of both the USHA and the local authorities were at last apparent. On that day in Syracuse, Allentown, and Utica local authorities sold long-term bonds to investment institutions for amounts far above the 10 per cent minimum required by law. All these issues were sold at interest rates averaging well below those which would have had to be charged by USHA.

The initial success of long-term financing through sources other than USHA indicates that the lending role of USHA will become smaller and smaller as the program matures. At the time of this writing, the least that USHA has lent any authority on a long-term basis has been 75 per cent of a project's cost. By the time another article on the USHA program is written for the *Yearbook*, I can safely predict that this figure will be substantially reduced.

The present financing policy of the local housing authorities may well be characterized as an "open-door" policy. It is based upon keeping two doors wide open for the entrance of capital from the general public instead of from USHA. Until their projects are nearly completed, the local authorities obtain short-term financing at low interest rates for all their costs. When their projects near completion, the local authorities obtain long-term financing with the largest possible participation on the part of private capital.

CONSTRUCTION COST ACHIEVEMENTS

And what happened to construction costs during 1939?

According to the figures gathered from the many projects that went under construction in 1939, it was a banner year in the history of public housing.

First of all, actual construction costs were often 10 or 15 per cent less than estimates made at the time of execution of the loan contracts. Second, new projects were planned—and actually put under construc-

tion—during 1939 at costs far lower than most “housers” had ever thought possible for durable, livable homes constructed by laborers paid prevailing wages.

In part, the progress made in 1939 can best be measured by looking back at the estimated net construction cost figures given in the last *Yearbook*. At that time I pointed out that the estimated average net construction cost for the first 140 projects under loan contract was \$3,087 a dwelling. Today, however, I can report that the *actual* average net construction cost on the first 163 projects under construction by December 31, 1939, was \$2,821 a dwelling—or some \$250 a unit less than the preceding year's estimates.

But averages tend to hide the real progress that has been made. We already have such records of low net costs per dwelling unit as \$1,890 in Daytona Beach, \$2,077 in Baltimore, and \$2,074 in Los Angeles.

The figures above refer only to the cost of erecting the structure and of installing heating, plumbing, and electricity. These figures exclude all the other items that enter into the cost of a home. It is interesting, therefore, to look at the dwelling facilities costs (which include not only net construction costs but also the cost of equipment and architects' fees) at the end of 1939. These costs averaged only \$3,447 a dwelling. In view of the fact that it is this cost upon which there are definite statutory restrictions, it is all the more interesting to see how these restrictions have been met.

In cities with populations of half a million or less, the Act prohibits dwelling facilities costs above \$4,000 a unit. The actual dwelling facilities costs for the first 116 projects in such cities averaged only \$3,339 a unit. In the larger cities, where the maximum statutory cost is \$5,000 a unit, the dwelling facilities costs on the first 26 projects averaged only about \$3,700 a unit. In one case, then, actual costs were \$661 a dwelling below the maximum set by Congress and in the other, about \$1,300 below the maximum. This is indeed economy—especially when one recollects that, when Congress first set these low limits, many friends of low-rent public housing thought they could never be met.

Then there is the “over-all cost of new housing”—that is, the cost of dwelling facilities plus the cost of land and non-dwelling facilities. On December 31, 1939, the average over-all cost of new housing for the projects then under construction or completed was \$4,487 a home. Although this may sound high in comparison with the other costs quoted above, one must not forget that there must be land on which to build the projects and that at least a bare minimum of improvements and community facilities are necessary. In comparison with an average

over-all cost exceeding \$5,000 a home for private large-scale rental developments, moreover, the USHA figure can be seen in the proper light.

REDUCTIONS IN ANNUAL SUBSIDIES

At the outset of the program it was generally supposed that the local authorities could not possibly achieve rents within reach of low-income families from the slums without receiving in every case the maximum annual subsidies possible under the United States Housing Act.

But during 1939, as I have pointed out, we learned that even without receiving maximum subsidies local authorities could set rents at figures as low as—and often lower than—the average rents paid in the same localities for substandard housing. Accordingly, by the first month or two in 1940, operating budgets based on maximum subsidies had already become the exception rather than the rule. Expressed as a percentage of the total development cost, the average subsidy called for in early 1940 was only 2.8 per cent. This figure is only four-fifths of the 3.5 per cent subsidy usually permissible under the Act. In other words, where most people thought the USHA would grant at least \$5, it will actually pay out no more than \$4, according to operating budgets now being approved.

The reduction of annual subsidies below the statutory maximum has been made possible through the following measures:

1. Reduction in total development cost and hence reduction of interest and amortization charges.
2. Use of row houses (and single and twin houses) instead of apartment houses, since row houses naturally require less project maintenance.
3. Introduction of a relatively very high degree of tenant maintenance in all types of projects.
4. A sharp reduction in insurance costs.
5. Reduction in the cost for heating and other utilities.
6. The use of only sturdy, low-maintenance, low-replacement materials and equipment.
7. Exercise of ingenuity in management organization to reduce the management personnel to the minimum and to draw upon assistance of local governmental and non-governmental agencies.
8. Revision of allowance for reserves for "repairs, maintenance, and replacements."

Further reductions in subsidies will be made possible through further progress in all of these directions.

The cut to 2.8 per cent, however, is not to be underestimated. Representing a reduction of fully one-fifth, it reflects itself in a very sizable reduction in the total amount of money that is to be paid out by USHA in annual subsidies. According to previous computations, when all the projects were completed, USHA's actual cash outlay was to be the full \$28,000,000 a year authorized by Congress under the Act of 1937 and the amendments of 1938. But on the basis of an average 2.8 per cent subsidy, the same number of new homes will be built and operated with annual cash expenditures in a peak year of only about \$22,400,000. Due to the fact that USHA lends money at a higher interest rate than the rate at which it borrows, the probable *net* cost of these grants-in-aid or subsidies under the present program will be only about \$13,400,000, even in a peak year—that is, in 1943.

NOT A BIG-CITY PROGRAM

Since the housing problem is found in communities of all sizes and in all parts of the country, USHA loan contracts and earmarkings naturally reflect the needs of large cities and small, from the Atlantic to the Pacific. An examination of the commitments we have made to date completely refutes the prediction of certain early critics that the public housing drive would inevitably be a "big-city" program. In fact, nearly two-thirds of all the authorities with which the USHA is working represent communities having populations of less than 100,000.

In the early days of the program, some of the large cities were able to forge ahead, in point of time, because the housing authorities first set up were chiefly in the large cities. But the eagerness of the large population centers to build decent new homes for their low-income families has been matched by a growing demand on the part of smaller and smaller communities and sparsely settled farm areas.

A year-end analysis shows that the number of communities with populations of less than 50,000 taking part in our program increased from 59 to 82 during 1939. There were twice as many communities with less than 25,000 inhabitants active by the end of the year as there had been at the beginning. A number of communities with fewer than 10,000 inhabitants joined the rehousing drive during 1939, while no towns of that size had previously been represented. Some of the small towns participating have populations of only two or three thousand!

TOWARD RURAL HOUSING

While the United States Housing Act specifically provides for federal aid to public housing agencies in "rural or urban communities," the rural areas were somewhat slower about getting local authorities set

up and projects under way. For one thing, experience in large-scale public undertakings was lacking. But even more important, only 17 states have legislation permitting the creation of county housing authorities through which rural projects can be undertaken. To date, a total of 41 county authorities have been established. Many of these already have rural projects in initial planning stages.

Early in 1940 real impetus was added to the rural housing movement with the announcement of the first projects to be undertaken in farm areas with USHA assistance. The first six projects, to be made up of about 1,300 individual frame dwellings built on going farms in the South and Middle West, have been approved by the President for loan contracts and are now nearing the construction stage. The states represented in this first group of rural projects are Arkansas, Georgia, Illinois, Indiana, Mississippi, and South Carolina.

Under the rural housing program as it is now envisioned, simple, low-cost dwellings will be provided for four types of low-income farm families: owner-operators, tenants, share-croppers, and rural wage workers. In most cases the dwellings will consist of a living room, dining space, kitchen, and three, four, or five bedrooms. In addition to the house itself, there will be a clean, sealed well and a sanitary privy provided as part of each dwelling "unit." Each unit will occupy at least one acre of land.

Present indications are that the county authorities with which we are working will succeed in achieving cash rents of less than \$50 a year on the new farm dwellings. Such low cash payments will be possible because the tenants themselves will perform the ordinary maintenance and repair work.

This latest development in our program comes as the result of months of joint effort on the part of the USHA, the Department of Agriculture, the county housing authorities, and various farm and agricultural agencies interested in the improvement of living conditions in rural America. While it begins on an experimental rental basis, it has as its broad objective the gradual development, through experience and additional legislation, of ever-increasing home ownership among farm families of low income on a soundly conceived basis, to be integrated with the gradual improvement of the conditions under which farm families work and the gradual elevation of their levels of income.

OUTLOOK

The experience of USHA and the local authorities over the past year indicates that, although considerable progress was made during 1939 in the rate of project building, in trimming rents and costs, in encouraging

public financing, in paring down annual subsidies, and in extending rehousing activities to smaller and smaller communities, even greater progress can be predicted for 1940.

We know that there will be a steady rise in the number of projects completed and occupied. These will be projects so designed and managed as to provide *real* homes for people to live in, not just four walls and a roof. If war conditions do not result in the skyrocketing of building material prices, drastic cost reductions will be possible. The use of new materials and more economical construction methods will be still further developed.

The savings achieved through the sale of short-term bonds in order to obtain funds during the construction period will become more universal. Long-term public financing of our projects will undoubtedly increase. These and maintenance economies will be reflected in progressively lower rents. As the public housing program expands, we can look forward to an effective, nation-wide program of rural housing to go hand in hand with the extensive rehousing activities now well under way in urban areas throughout America.

IMPROVING BUILDING AND LENDING BY MORTGAGE INSURANCE

The Activities of the Federal Housing Administration

STEWART McDONALD

Administrator, Federal Housing Administration

THE activities of the Federal Housing Administration during 1939 were marked by sustained progress both in scope of operations and in the influence of the FHA program on improved standards in the housing field.

From the standpoint of volume, FHA insurance of small home mortgage loans last year reached the highest level on record. Gains were particularly sharp in construction of new small homes financed by FHA-insured loans.

INTEREST AND COST TRENDS

From the standpoint of the relationship of the FHA program to the general residential mortgage field, an important development last year was the reduction in August in the maximum interest rate permitted on FHA-insured home mortgages to $4\frac{1}{2}$ per cent from 5 per cent. This reduction provided prospective home-owners with the lowest uniform interest rate in the history of the country, just as FHA insurance established for the nation as a whole the standard of long-term high-percentage home mortgage loans. This action on the part of the FHA contributed to a generally comparable decline in charges on all types of home financing and brought the most common home mortgage interest rate in most areas to about 5 per cent, or the equivalent of the maximum FHA rate plus the FHA insurance premium of one-half of 1 per cent.

The Federal Housing Administration's emphasis on the importance of adequate standards in construction, materials, design, and neighborhood planning of small homes also was again reflected in definite improvement in the quality of residential construction during 1939.

At the same time, the FHA took important steps to make attractive, soundly constructed new homes in good neighborhoods available to families with annual incomes as small as \$900 to \$1,500. With the active cooperation of builders, special emphasis has been placed on the development of new homes costing between \$2,500 and \$3,000. By the close

of the year, indications were that homes in this price class would assume a position of major importance in the residential construction field during 1940.

The long-term trend toward the less expensive small home was reflected in a further decline to about \$5,000 in the valuation of the typical new single-family dwelling financed with an FHA-insured loan in 1939.

Arrangements also were made by the FHA to facilitate the rehabilitation of old residential sections of cities under liberalized rental housing regulations.

GENERAL SUMMARY OF OPERATIONS

Accompanying its increased activities, a rapid advance toward a self-supporting financial basis was made in 1939. The administration's revenues are now exceeding its operating expenses, and budget estimates for the 1940-41 fiscal year call for the payment of all operating expenses out of revenue, in addition to adding approximately \$9,000,000 to the Mutual Mortgage Insurance Fund, the Housing Insurance Fund, and Title I reserves.

By the end of 1939, the FHA program, during its first five and one-half years of operation, had resulted in FHA-insured loans totaling \$3,050,245,067 by approved lending institutions. With the greatest part of these funds having been used for buying, building, or modernizing small homes, estimates indicate that almost 12,000,000 people have secured improved housing conditions under the FHA program.

The FHA plan of Mutual Mortgage Insurance, under Section 203 of the National Housing Act, had provided homes for about 2,000,000 persons by the end of 1939, estimates indicate. During the five and one-half years of FHA operations, 810,111 small-home mortgages totaling \$3,532,741,178 had been selected for appraisal by the FHA under Section 203. Of these, 465,730 mortgages totaling \$1,969,862,395 had become premium-paying by December 31, 1939; commitments to insure 53,511 mortgages amounting to \$240,531,261 were outstanding; 61,222 commitments amounting to \$231,273,038 had expired; 189,939 commitments in the amount of \$903,359,634 had been withdrawn or rejected, and 39,669 mortgages totaling \$187,714,850 were in process under mortgages accepted for insurance.

Under Title I of the National Housing Act, 2,346,276 loans amounting to \$966,417,897 had been reported to the FHA for insurance by 6,289 lending institutions during the five and one-half years of the FHA program. By far the largest proportion of these loans were for modernization of single-family homes and provided improved housing

conditions for about 9,300,000 persons. Many other types of property also were improved and about 16,000 low-priced homes were built under Title I insured loans.

Under the FHA's rental and group housing program, 269 insured mortgages amounting to \$113,934,775 had become premium-paying, by December 31, 1939, on projects containing about 30,000 dwelling units. Commitments were outstanding at the year-end to insure 72 mortgages totaling \$25,437,500 on other projects containing 6,750 dwelling units. Projects covered by this program are located in 34 states and the District of Columbia and range in type from multi-story, fully fireproof, elevator apartments to small detached frame houses. These mortgages are insured under Section 207 and previously under Section 210 (now expired).

During the year 1939 alone, 667,000 individuals obtained loans of more than \$900,000,000 from private lending institutions under the protection of FHA insurance, an increase of 71 per cent over 1938.

Under the FHA's mutual mortgage insurance plan, 247,502 small-home mortgages totaling \$1,123,792,380 were selected for appraisal in 1939, representing gains of 10.5 per cent in number and 11.2 per cent in amount as compared with 1938. Mortgages accepted for insurance totaled 170,112 in the amount of \$737,153,887, a gain of more than 13 per cent over 1938. Sharply increased new construction activity under the FHA program was reflected by the fact that 76 per cent of all mortgages accepted for insurance during 1939 covered new homes as contrasted with 69 per cent in 1938.

A total of 153,747 small-home mortgages became premium-paying in 1939, an increase of more than 40 per cent over 1938. The relatively larger gain in premium-paying mortgages reflected the sharp increase that developed in new home construction during the nine months following the amendments to the National Housing Act in 1938.

Under Title I, 513,091 property improvement loans totaling \$233,067,349 were reported by lending institutions in 1939, a gain of 35 per cent over the totals for the ten months of 1938 following the resumption of Title I lending under the 1938 amendments. In the rental housing field, 131 mortgages amounting to \$51,436,625 were insured by the FHA in 1939, representing a gain of 11.9 per cent in number and 8.3 per cent in amount as compared with 1938.

NEW OPPORTUNITIES FOR HOUSES UNDER \$2,500

Special emphasis was placed by the FHA last year on the development of livable small homes at a price within the means of families

earning as little as \$900 a year. A new plan for financing such homes under Title I of the National Housing Act became operative September 1 for the purpose of supplementing the small-home financing program offered under Title II. Further revisions of the regulations covering these Class 3 Title I loans became effective on January 1, 1940, and were designed to strengthen the mortgage security behind the loans and to provide a secondary market for the insured loans, through the RFC Mortgage Company, thereby making possible increased lending activity.

Subsequent to the development of these plans, the opportunity for large-scale construction of homes in the \$2,500 class under Title I insured loans, as well as with Title II insured mortgages, aroused wide interest among builders, lending institutions, and prospective homeowners in the lower-income brackets.

Class 3 Title I loans are limited to \$2,500 each, with a maximum maturity of 15 years and 5 months. The purchaser is required to have an equity of at least 5 per cent in the value of the property when completed. The loan must be secured by a first mortgage and must comply with the same minimum construction requirements and property standards established by the FHA for small homes financed by loans insured under the FHA's Title II mutual mortgage plan. If the Title I Class 3 note is interest bearing, the interest rate cannot exceed $4\frac{1}{2}$ per cent per annum. If it is a discount note, the rate cannot exceed an amount equivalent to \$3.50 discount per \$100 original face amount of a one-year note, to be paid in equal monthly instalments, calculated from the date of the note.

While the FHA is exerting every effort to stimulate the volume of residential construction and to place on the market a small home in line with the pocketbook of the great mass of the population, the administration is not relaxing its vigilance as to property and location standards and construction requirements. It is refusing to encourage a great volume of business at the expense of creating new slums and blighted areas. Careful planning, sound construction, and suitable land areas will continue to be fundamentals of the FHA program for small-home developments.

LAND PLANNING SERVICES

These basic principles of the FHA program have been importantly supported by the activities of the FHA's Land Planning Division since the location of the small houses constructed under the FHA plan will determine, to a great extent, their success as satisfactory and pleasant homes. The free advisory and consultant service offered by this division

have resulted in improved planning and protection for attractive neighborhoods in all sections of the country.

During 1939, the Land Planning Division reviewed and analyzed 2,615 residential subdivisions, covering 84,657 acres and 282,890 separate lots. The division's activities last year showed an increase of 260 per cent over 1938, indicating an increasing tendency among developers to submit their areas to the FHA for approval before construction is begun. In many cities more than 50 per cent of the FHA's mortgage insurance business is located in neighborhoods planned and protected through cooperation with its Land Planning Division.

This trend has also become apparent with regard to areas in which the new low-cost homes will be located. One of the ultimate objectives of the FHA's insured mortgage system is the stabilization of neighborhoods and the assurance of proper construction for the low-cost homes in these neighborhoods. To further this objective, the FHA maintains land-planning offices in nine key cities throughout the United States where the services of experienced land-planning consultants are available for the review and analysis of proposed residential developments.

The FHA is an effective influence toward better neighborhood planning since its activities transcend state lines. Under present-day conditions, few real estate operators in the low-cost field would lay out subdivisions which ignore FHA recommendations since such action would automatically block them from insured mortgages and a very large amount of available mortgage money.

The goal of the FHA's drive toward the production of low-cost homes in well-planned neighborhoods is the restoration of the small home to the position it occupied during colonial times, when necessity and good taste combined to produce a type of architecture which became an important part of American tradition and culture.

At first, the FHA's insistence upon minimum property standards and construction requirements for low-cost homes appeared severe in relation to previous practices. The building industry was not accustomed to preparing careful plans and specifications for houses costing \$2,500 or \$3,000, this being a privilege reserved for homes costing much more. Once the FHA's insistence upon style and architectural attractiveness became established, however, builders discovered that an intelligent use of materials was profitable in the long run. They also found it was no more costly to build an attractive and well-planned house than an unattractive one and that the former had many times the marketability of the latter.

Because of the initiative and ingenuity shown by the construction industry in pursuing this course, there is now a record of successful ex-

periences by builders in the low-cost field in many sections of the country. As a whole, however, only the surface of the low-cost field has been scratched and progressive expansion in such operations is anticipated for some time to come.

LARGE-SCALE REHABILITATION AND REPAIR

Another step by the FHA to raise general standards in the housing field involves measures for the rehabilitation of old urban residential sections through loans insured under Section 207 of the National Housing Act. From an operating standpoint, the effects of this program will not become apparent until 1940 but preliminary arrangements were worked out in 1939.

Mortgage-financing and real-estate interests have for some time held the view that rental-housing mortgage insurance under the terms of Section 207 could be helpful to private efforts toward restoration of urban residential neighborhoods which have become blighted by age, business and industrial encroachment, or other causes. The FHA on its part has recognized the ill effects of such areas on the social and economic structure of cities, as well as its duty under the National Housing Act to encourage improvement of housing conditions where it can be done on an economically sound basis.

Conferences were held with representatives of life insurance companies, savings banks, savings and loan associations, real estate boards, and other private groups. As an outcome of these conferences and studies, the FHA rules and regulations governing insurance of rental and group-housing mortgages under Section 207 have been revised, partly in order to facilitate the financing of rehabilitation projects. The new rules and regulations, effective March 1, are divided into two parts; one for large-scale projects involving mortgages for more than \$100,000 and the other for small-scale projects involving mortgages of \$100,000 or less.

The large-scale regulations are substantially the same as before, with the following exceptions: (1) They fix at 16 the minimum number of rentable dwelling units in any one project; (2) they reduce the amount of debt-service charges which must be prepaid before additional dividends may be distributed from one year's to one-half year's; and (3) they do not include the old provision allowing execution of regulatory contracts in case of projects involving mortgages of \$200,000 or less. The maximum interest rate, as at present, is limited to 4 per cent, and matters subject to FHA regulations are embodied in the Certificate of Incorporation.

Also, no rehabilitation mortgage shall be eligible for insurance unless

the FHA estimates that the cost of the contemplated new physical improvements on the site will be equivalent to at least half the mortgage amount.

The new rules and regulations for small-scale projects, covering mortgages not in excess of \$100,000, allow regulatory contracts and in general simplify procedure in so far as is consistent with sound mortgage-insurance policy. They have been modeled after those which were in effect under Section 210 prior to that section's repeal in June, 1939, with such changes as were necessitated by Section 207's requirement that mortgagors be regulated by the FHA. They also fix at 16 the minimum number of dwelling units in any one project, but the matters subject to FHA regulation are embodied in a regulatory agreement executed by the mortgagor and the Administrator. The maximum interest rate is $4\frac{1}{2}$ per cent, and amortization of the loan must begin not later than one year following the execution of the mortgage, with equal monthly payments on account of interest and principal.

Experience during the FHA's five years of operation has demonstrated that projects in the lower-rental ranges are practical and often sounder than higher-rental projects. Among those projects which have been in operation for a year or more, the lower-rental properties are averaging well over 90-per-cent occupancy, whereas projects priced at relatively higher rates have been slower in attracting tenants. The few problem cases which have arisen among FHA-insured projects on account of vacancies are found in the relatively high-rental groups.

During 1939, officials of the FHA continued their efforts to further the revision of building codes, zoning laws, and property and neighborhood standards, to make state mortgage and foreclosure laws more uniform, to make residential property appraisal a more nearly exact science, to perfect the training of its underwriting staffs, and to help financial institutions make scientific analyses of their own mortgage risks.

AMENDMENTS TO NATIONAL HOUSING ACT

Further amendments to the National Housing Act were voted by Congress during 1939. The principal features of the amendments, which became effective on June 3, 1939, were as follows:

1. Authorization for the President to increase to \$4,000,000,000 the amount of outstanding mortgage insurance obligations the FHA may have at one time. The former limitation was \$3,000,000,000.
2. Continuation of the FHA's authority to insure mortgages on existing construction until July 1, 1941. Homes financed before that date

with FHA-insured mortgages will continue to be eligible for FHA refinancing indefinitely.

3. Requirement that in the refinancing of mortgages the applicant for insurance must file a certificate that the mortgage holder has refused to grant him equally favorable terms.

4. Extension indefinitely of the authority of the FHA to insure mortgages on small homes involving mortgages of not more than \$5,400 for terms up to 25 years. Under the old bill the maximum maturity of 25 years reverted to 20 years, as of July 1, 1939.

5. Authorization to continue insurance of lending institutions against loss on property improvement loans up to \$2,500 each with a new provision empowering the Administrator to charge an insurance premium not in excess of three-fourths of 1 per cent to off-set a portion of operating expenses and losses.

6. Establishment of a prevailing wage scale to be determined by the Secretary of Labor on large-scale projects (Section 207) financed and built under the FHA program.

7. Revision of the conditions under which insurance may be granted on mortgages covering large-scale projects.

8. Repeal of Section 210 under which the Administrator was authorized to insure mortgages under special conditions in the price range up to \$200,000.

SELF-SUPPORTING PROGRAM ANTICIPATED

From a financial point of view, operations of the Federal Housing Administration have been largely self-supporting during the fiscal year 1939-40 and will be entirely self-supporting in the fiscal year 1940-41. Revenues are currently exceeding operating expenses.

Operating expenses for the current fiscal year are estimated at \$13,800,000, of which \$4,800,000 will be advanced by the Reconstruction Finance Corporation at the direction of Congress and \$9,000,000 will be paid by the FHA out of income. In addition, the FHA's insurance reserves are being increased substantially out of current revenues.

Federal budget estimates for the fiscal year beginning July 1, 1940, place the FHA's operating expenses for that year at \$13,300,000 and its income at more than \$22,000,000. The budget proposal placed before Congress recommended that the FHA meet operating expenses in their entirety from income, and that the balance be added to the Mutual Mortgage Insurance Fund, the Housing Insurance Fund, and Title I reserves. The RFC will continue to pay some Title I claims.

Current income of the FHA under Title II of the National Housing

Act from appraisal fees, premium payments, repayments, and reinvestments of funds is now averaging more than \$1,200,000 a month. Income during the current fiscal year from Title I insurance premiums, which became effective in July, has been estimated at \$2,800,000. Through December 31, 1939, premium income received under Title I insurance amounted to \$1,302,813.

MORTGAGE INSURANCE FUND—FORECLOSURES

On December 31, 1939, total assets of the Mutual Mortgage Insurance Fund (which applies to home mortgages insured under Section 203 of the National Housing Act and to mortgages on large-scale projects insured under Section 207 prior to February 3, 1938) amounted to \$30,325,466. Net assets, after deduction of liabilities, totaled \$25,807,657.

Fixed liabilities amounted to \$4,344,619, consisting of \$3,547,398 of debentures payable, \$157,250 of debentures authorized for issue, \$639,287 in claims for debentures, and authorized cash adjustments on debentures of \$683.

By the end of 1939, 1,188 out of 465,730 premium-paying home mortgages had been foreclosed by mortgagees and the properties turned over to the Administrator. Of the properties acquired 616 had been sold, with a new charge against the fund of \$337,975, representing about seventeen-thousandths of 1 per cent of the \$1,969,862,395 in premium-paying mortgages. The remaining 572 properties were being held awaiting sale.

Current assets of the Housing Insurance Fund (which applies to mortgages on rental and group-housing projects insured under Sections 207 and 210 of the Act as amended February 3, 1938 and which was created by transfer of \$1,000,000 from the Mutual Mortgage Insurance Fund) totaled \$453,908 as of December 31, 1939. These current assets consisted of \$445,251 in cash, and \$8,656 in accrued interest receivable on Treasury bonds. Fixed assets, consisting of Treasury bonds which were carried at \$1,746,154 and stock of rental-housing corporations carried at \$10,530, totaled \$1,756,684.45. Total assets of the Housing Insurance Fund were \$2,210,592.60.

DEVELOPING AND SAFEGUARDING SOURCES OF PRIVATE CREDIT FOR HOME BUILDING AND OWNERSHIP

The Work of The Federal Home Loan Bank Board

JOHN H. FAHEY

Chairman, Federal Home Loan Bank Board

URBAN residential building last year reached the highest total since 1929, registering an increase of one-third over 1938, the previous peak of the post-depression years. Foreclosures on non-farm real estate dropped to a 13-year low record. Many signs indicate that the pace of home building will continue at the 1939 rate during 1940.

By the beginning of 1940, the long-term savings of the people, on which we are dependent for home-financing funds, were at the highest volume in history. Ample credit is at hand for construction and other home loans, invited into that field by the vast shortage of good housing and new protections for savers. Financing charges are at their lowest level. Home finance institutions have been given new, permanent facilities and safeguards, vastly expanding their potential usefulness. Thousands of savings, building and loan associations, which for many years have financed from one-third to one-half of the small homes in America, are in better condition than for a decade and more.

There are visible auguries of a revived interest of Americans in home owning, stimulated by lower costs of credit, by more liberal mortgage terms, public attention to better planning and construction, the march of technical improvements, the drive of government and industry toward the development of low-price houses, and a rise in the national income. Real estate sales in 1939 exceeded the totals of 1937 and 1938.

On the reverse side of the picture—millions of persons are yet earning subnormal wages, real estate taxes are high, building costs are only slightly below the 1929 scale, and there remains a huge overhang of houses of varied age in the possession of financial institutions. The current prosecutions for restraints in the building industry may have a disturbing effect on demand for housing or, on the contrary, may eventually result in a stimulus through lowered prices in some categories.

It is too early to predict the effect of the war on the course of housing betterment in this country. Yet it is obvious that with our credit

resources reinforced as never before through the Federal Reserve System, through the Farm Credit Administration, the Reconstruction Finance Corporation, the Federal Home Loan Bank System, insurance of deposits and investments, plus the vigilance of the Securities and Exchange Commission, our economic structure is far more able to withstand heavy shocks than in 1914 and 1915. During the last four months of 1939 our domestic business continued the upward trend that was well under way before the war broke out.

The past year witnessed a further reinforcement of the position of the family seeking to obtain its home on a purchase plan that will be safe and economical. "More families in their own homes and on the way to debt-free ownership." Those words might express the part of the national housing policy which it is the duty of the agencies under this Board to promote.

Our people have clearly shown that they expect better planned and built homes than they have been able to buy in the past. They want assurance of protection against speculative real estate ventures; against disorganized and extortionate financing. They want simpler, safer mortgage contracts, longer terms of payment and more reasonable interest rates than those which obtained before 1933.

THE FEDERAL HOME LOAN BANK SYSTEM.

The Bank System, together with its related agencies, was established to set up machinery to the end that private capital, rather than government funds, should be the source of home mortgage credit. The purpose was to strengthen the existing machinery and to add new facilities so that local savings, under local management, shall at all times be adequate to meet the sound home loan demands of every community in the United States. To the seven millions of persons investing in, or borrowing from, the member associations, this means that the institution shall be sufficiently liquid to meet the convenience of its savers and investors and able and ready to grant advantageous long-term loans at reasonable rates.

October, 1939, marked the seventh anniversary of the opening of the Federal Home Loan Bank System, the reserve credit organization for thrift and home finance institutions. During 1939 the combined resources of the member institutions increased from \$4,432,000,000 to \$4,741,000,000, although the number of members declined from 3,951 to 3,920. One hundred new members were admitted. The drop in the net number of member institutions, due to 61 mergers and 70 liquidations and withdrawals, represents a consolidation and strengthening of the membership, which at the end of the year consisted of 1,398

federal savings and loan associations, 2,472 state chartered savings, building, and loan associations (known in some states as cooperative banks and homestead associations), 40 insurance companies, and 10 savings banks. Pending were 110 applications for membership.

Surpassing all previous records except for 1937, the 12 Federal Home Loan Banks in 1939 advanced \$94,781,000 to their member institutions to aid them in meeting expanded demands for home-financing loans in their communities and for purposes of liquidity; in other words, to place the institutions in a better position to meet any withdrawals from individual investors who might need all or part of their savings.

The Federal Home Loan Bank of Cincinnati, serving Ohio, Kentucky, and Tennessee, on December 31 led the other 11 Banks of the System in membership with 584 institutions. The Pittsburgh Bank, serving Pennsylvania, Delaware, and West Virginia, was second with 533, and the Chicago Bank (Illinois and Wisconsin), was third with 471. The other Banks had the following membership: Winston-Salem and New York tied with 416; Little Rock, 287; Des Moines, 244; Topeka, 231; Boston, 218; Indianapolis, 214; Los Angeles, 172; and Portland, Ore., 134.

At the close of the year, cumulative advances made by the district Banks to their member institutions since the establishment of the System totaled \$581,922,460. Of that total, \$400,609,469 had been repaid, leaving a balance outstanding of \$181,312,991. The Chicago Bank led in outstanding advances with \$25,882,260; the New York Bank was second with \$19,820,094 and the Winston-Salem Bank third with \$19,819,668.

Over the year there was a decrease in the number of members currently borrowing from the district Banks, from 2,606 to 2,339, which reflected the steadily increasing volume of savings and investments from the public flowing into these community institutions in many parts of the country, supplying them with sufficient funds.

While the capital stock of the 12 district Home Loan Banks increased during the year from \$162,712,125 to \$165,718,950, due to purchases by member institutions, the total assets of the Banks decreased from \$283,896,193 to \$254,680,415 largely because of the retirement of a maturing series of debentures of the Banks amounting to \$41,500,000 on July 1, 1939, without refunding. Members' deposits in the district Banks rose from \$21,900,109 to \$29,616,685. Acceptance of such deposits is a service to members with surplus funds as well as a means of adjustment to the varying credit needs of the institutions. Surplus and undivided profits of the 12 Banks went to \$9,619,481 on last December 31, as compared with \$7,578,696 at the end of 1938 and \$5,204,417

for 1937. During the year the interest rates to members charged by some of the Banks were reduced, making the present range $1\frac{1}{2}$ to 3 per cent, dependent on the terms of the advances.

Another development underscores the continued trend of savings into local home-finance institutions. Members of the Bank System voluntarily retired about \$24,200,000 of government investments in their capital between June 30, 1939, and February 29, 1940, compared with \$8,000,000 repaid during the entire period from 1934 to that date. Only \$636,700 of the total of \$32,200,000 in retirements was due and callable.

The great bulk of government investments in savings and loan associations was made prior to 1937, under Congressional authorizations of earlier years. The purpose was to provide home-financing funds throughout the country at a time when money was not readily obtainable from other sources. These investments, of course, are a parallel to the support given the commercial banking structure by subscriptions of the Reconstruction Finance Corporation to the preferred stock of banks.

The total of government investments in member savings and loan associations of the Bank System outstanding at the end of the year was \$251,000,000, which is only 6.8 per cent of the total capital of these institutions.

As expected in a year of mounting construction and rapid growth of the institutions themselves, the member savings and loan associations exceeded all records for lending activity since the Bank System was established. Members' loans for the building, purchase, repair, and financing of homes and other loans reached nearly \$800,000,000, an increase of 28.4 per cent over 1938. This total represented almost four-fifths of the loans made in 1939 by all of the savings, building, and loan associations in the United States, member and non-member. This proportion has moved upward steadily during recent years.

MORTGAGE RECORDING STUDIES

A new study has definitely established that savings and loan associations are a predominant factor in the financing of American homes.

This survey, conducted by the Division of Research and Statistics of the Federal Home Loan Bank Board, shows that 34 per cent of the number and 31 per cent of the dollar amount of all non-farm mortgages of not over \$20,000, recorded in 1939, were registered by savings and loan associations. This total exceeded the volume of any other class of mortgage lender. In number of loans, these associations made 45 per cent of the recordings by all institutional lenders, including miscellaneous mortgagees. The distribution of 1939 recordings follows:

	Number	Per Cent of Total	Amount	Per Cent of Total
Savings and loan associations....	462,425	34	\$1,168,075,000	31
Individuals	341,665	25	648,352,000	17
Banks and trust companies.....	283,963	21	924,479,000	24
Insurance companies.....	65,770	5	331,514,000	9
Mutual savings banks.....	40,569	3	140,809,000	4
Others	168,402	12	552,366,000	15
TOTAL	1,362,794	100	\$3,765,595,000	100

This continuing statistical service, the first of its kind, with other periodic reports and studies of the Board, helps to guide lending institutions in adjusting their policies in the light of localized, regional, and national information.

ENABLING STATE LEGISLATION

Much progress was made in the enactment of additional state legislation designed to permit greater usefulness and community service on the part of the member financing institutions. The modernization of state laws over the past seven years is the result of constant efforts by individuals and organizations within each state and the cooperation of state legislators. The vital importance of this action to American housing is made plain by citing merely two types of laws that have been passed: first, those authorizing eligible home mortgage institutions to become members of, or to take full advantage of membership in, a Federal Home Loan Bank; and second, allowing fiduciaries, financial institutions, public corporations, and others to invest in debentures of the Home Loan Banks, and in share accounts of savings and loan associations that are insured by the Insurance Corporation. There is ample reason to believe that this constructive trend will be continued.

As before, the Bank System continued to be self-sustaining. The government, as well as the member institutions, received dividends on its investments in the capital stock of the 12 Banks.

The Home Loan Banks occupy a strategic position in the event of a great increase in the rate of home building. Through their own resources and through further issue of their obligations in the money markets, it is estimated that they can provide from a billion to a billion and a half dollars of additional credit to aid their members in home financing.

THE FEDERAL HOME BUILDING SERVICE PLAN

The Federal Home Building Service Plan, sponsored by the Bank System, has attracted wide attention throughout the country because it holds promise of improved design and construction of the small home

—a field in which technical guidance has been woefully lacking. Its objective is better value for the buyer.

The program was developed to provide the home seeker with a low-cost architectural and construction supervisory service—through the voluntary cooperation of local lending institutions, architects, and materials dealers. The Plan thus constitutes a direct attack on the problem of unsound design and construction, which during the past few decades has shaken public confidence in home ownership and to a proportionate degree jeopardized underlying mortgage security.

The Plan offers the home builder, at a cost commensurate with his means, a “one package” service consisting of:

1. Sound financial counsel
2. Guidance in the selection of design and specification of materials
3. Supervision of construction
4. Upon completion of the home, a Certificate of Registration signed by the lending institution, the supervising architect and the Bank Board

The Home Building Service Plan is a constructive and practical approach to the problem of producing houses of dependable value in the \$2,500 to \$5,000 price range where the mass housing demand exists. It brings to the home builder expert counsel in the form of simple, unified service.

Recognizing the necessity for coordinated effort in the cause of better housing, the American Institute of Architects and The Producers' Council, the national organization of materials manufacturers, have joined with the Bank Board as co-sponsors in a program of concentrated activity in six areas east of the Mississippi for 1940 where present activity is confined to a dozen key cities, with secondary operations in twenty more.

Primary concentration points include the Twin Cities of Minneapolis and St. Paul; Hinsdale, Ill.; Tottenville, N. Y.; Charlotte, N. C.; New Orleans, La.; Worcester, Mass.; Grand Rapids and Kalamazoo, Mich.; Madison, Wis.; Fargo, N. D., and Jacksonville, Fla. In addition, about twenty secondary points of operation are being developed in the general vicinity of the major concentration points, in areas chosen to give a national cross-section of the interest and support evidenced by lending institutions, the architectural profession, and the building industry. Other considerations were the relationship of these communities to trading centers from which the Plan can in the future be rapidly extended into large adjacent centers, and where the home construction volume is on the upgrade and general economic factors are favorable.

Nearly 500 house designs already have been contributed by 330 lead-

ing residential architects—the best selection ever assembled for the small home field—and architects in cities where the Plan is operating currently are contributing more designs particularly suited to their localities.

In short, the buyer, the lending institution, the builder, the investor, and the community all stand to profit by the high standards established by the Federal Home Building Service Plan—the buyer because the Plan assures sound value and lasting satisfaction; and the lender because the Plan provides an extra measure of security for long-term financing. Benefits accruing to other components of the building industry and to the community obviously will be reflected in a more stabilized, healthy building market.

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

First authorized by Congress in 1933, many federal savings and loan associations are now in their seventh year of operation under supervision of the Federal Home Loan Bank Board. These home finance institutions operate under a uniform national charter which embodies the best policies and practices developed by the savings and loan industry over the past hundred years. During 1939 the number of federal associations throughout the country increased by 41 to a total of 1,398.

Federal savings and loan associations are growing more rapidly than any other type of financial institutions. Figures for the year 1939 impressively tell of their progress. Their combined assets rose from \$1,312,585,000 to \$1,577,981,000 during the twelve months. New home mortgage loans made passed the \$400,000,000 mark, which is almost 40 per cent more than their lending total for 1938. Mortgage loans of federal associations outstanding at the end of the year amounted to \$1,271,161,000, a 23-per-cent gain over holdings at the close of the previous year.

Of the \$1,355,000,000 loaned by federals since they were authorized, it is estimated that \$841,600,000 went into the construction and purchase of homes. About 68 per cent was used for these purposes in 1939, as against 64 per cent in 1938.

On December 31, 1939, the number of investors whose savings are in these associations had climbed to a total of 1,415,000. During the year the institutions registered a gain of 29.5 per cent in their aggregate investments from the public.

Many reasons account for the high place federal savings and loan associations have already won in the confidence of investors and borrowers—among them the following: their investors' accounts are insured against loss (up to \$5,000) by the Federal Savings and Loan

Insurance Corporation; they embody an improved form of the traditional thrift institution, possessing the prestige of "federal" charter and supervision; their loan plans are simple and economical. Moreover, they are the only type of thrift institution uniformly offering home borrowers the "direct reduction loan." In this form of loan the borrower makes regular monthly payments of a prescribed amount, applied directly to interest and reduction of the principal so that with each successive payment the amount absorbed by interest decreases. In contrast to complex and expensive types of long-term mortgage contracts, formerly common throughout the country, this loan enables the borrower to calculate in advance exactly when it will be paid off in full.

Federal savings and loan associations are now located in every state and in Hawaii, Alaska, and the District of Columbia. Each is required to be a member of its district Federal Home Loan Bank as well as to carry insurance on its investors' accounts through the Federal Savings and Loan Insurance Corporation.

FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION

Last year the Federal Savings and Loan Insurance Corporation, established by Congress in 1934, continued the steady advance toward its goal—to attract and direct more of the surplus earnings of the people into home financing, by providing an absolute safeguard for the savings of the small investor in home lending institutions.

On December 31 the number of savings, building, and loan institutions insuring the accounts of their savers, up to \$5,000 per investor, through the Insurance Corporation, had increased to 2,196, representing a growth in coverage from 1,114 institutions at the end of 1935. These included 799 state-chartered institutions as well as the federal savings and loan associations. They held combined assets of \$2,507,000,000.

The rate of extension of the insurance safeguard to additional institutions slowed down during the year because the bulk of associations able to qualify have already become insured. While the number of protected institutions increased by only 99 in the year, compared with 218 in 1938, the combined assets of all insured associations rose by \$378,000,000, about equal to the increase during 1938. This is testimony to the cumulative value of insurance, as brought out also by studies of individual associations which show that the longer an institution is insured the greater its rate of growth.

The marked gain in total assets during the year, and an increase of 24.4 per cent in the volume of private share capital invested in these organizations and a proportionate increase in their volume of loans, make clear that insured associations have attained a much more com-

manding position in the home-financing field than in previous years. Assets of the 2,196 insured associations at the end of last year constituted 62 per cent of the assets of all the 3,870 member savings and loan associations of the Federal Home Loan Bank System. At the end of 1938 only 56 per cent of the assets of member associations was held by insured institutions. Assets of insured associations accounted for 44 per cent of the assets of all the 8,000 associations in the United States, compared to 38 per cent a year earlier.

Individual savers whose funds are in insured associations reached the total of 2,400,000 on December 31, 1939—an increase of 260,000 over the year. As 98 per cent of all accounts in such institutions are less than \$5,000, the coverage of protection for these investors is virtually complete. Their savings totaled \$1,811,200,000, a gain of almost \$356,000,000.

At the end of 1939, the assets of the Insurance Corporation itself were \$121,981,942. Reserves of \$20,695,366 had been added to the paid-in capital of \$100,000,000 which was provided for by Congress. Operating expenses of the Corporation were paid entirely from interest on invested reserves.

Besides its powers to protect investors in case of trouble, the Insurance Corporation has wide authority to avert a default of an insured institution or to restore to normal operation an association already in default. For this purpose it may make a loan or a contribution to the association or purchase assets. This method involves no disturbance to investors, or to the community or to other local financial institutions, and permits the association to continue activity.

The Insurance Corporation has sustained losses in the case of only twelve insured institutions. The first, amounting to \$2,025, was encountered in 1936 when one small new association liquidated. Two associations liquidated and two reorganized under new management in 1938 at a cost of \$136,905. Losses of \$786,377 were caused in 1939 by seven associations, of which three were merged with sound institutions, and four were reorganized and continued under new management. Contingent commitments amounting to \$333,756 were made by the Corporation last year. Many of these losses will be offset in part by recoveries. No saver has ever lost a dollar in an insured association.

The reason for the success of insurance in bringing new funds into associations is simply that people value "safety first." Experience has proved that the bulk of Americans are no longer interested in fly-by-night speculation. They do not care to take a chance in the hope of an excessive return. They insist on the safety of their savings and are satisfied with a reasonable rate of dividend. The result is the steady accumulation of savings in home-financing institutions at lower rates

of return than formerly were possible. Consequently, they can afford to lend the money at lower interest rates. A growing proportion of the surplus earnings of the people are going into the financing of homes, the basic wealth of the nation.

THE HOME OWNERS' LOAN CORPORATION

During its lending period (1933 to 1936), the Home Owners' Loan Corporation made more than a million loans to families who faced the loss of their homes through foreclosure—to borrowers who then were delinquent two years in principal and interest and between two and three years on taxes. These loans amounted to about \$3,100,000,000 and were distributed in practically every county of the United States.

Today, more than 704,000 of the families assisted by HOLC are clearly on the way to debt-free home ownership or already have achieved that goal. Of these 704,000 borrowers, 65,000 have paid in more than \$150,000,000 to wipe off their debts in full. Some 640,000 others either are entirely current in their obligations, less than three months in arrears, or are meeting all current bills and, in addition, making regular monthly payments to liquidate their arrearages.

Still 135,500 others are making adjusted payments sufficient to keep their accounts active, giving expectation that the great majority will be able to rehabilitate themselves. Although every borrower was a potential foreclosure when he was refinanced—utterly without credit elsewhere—the record proves that what most HOLC borrowers needed was only a fair chance, embodied in long-term loans at a low interest rate, to overcome the hardships forced upon them by the depression.

In all, borrowers have paid back \$700,000,000, approximately 21.8 per cent of their entire principal indebtedness.

A recitation of figures tells only a fraction of the story. It does not hint at the sacrifices made by borrowers to repay the government and keep their homes, the day-to-day efforts of HOLC field men to help the borrowers individually to meet their problems, to find jobs, budget their earnings so that they could get back on their feet and eventually on the broad highway to complete ownership of their properties. HOLC and the borrowers have been partners in this enterprise of keeping Americans in their homes. Where his original circumstances did not render the borrower hopeless, the vast majority have been able to make good.

HOLC now owns 77,229 of the houses it has been forced to acquire through foreclosure, voluntary deed, or abandonment. In addition, it has sold 80,824 properties. These homes were sold for \$280,711,911, about \$78,833,792 below their capitalized value—representing a book

loss of \$975 a home. Including commissions and selling expense which averaged \$220, the loss was \$1,195 per property.

Into that capitalized value was written not only the unpaid balance of the mortgage loan, including unpaid advances and interest, but also delinquent taxes which may amount to hundreds of dollars, foreclosure costs, and the costs of repair and reconditioning. In other words, the cost of leniency—of giving the borrower a chance to pull through—is represented in the book loss the figures show.

The homes HOLC still owns, capitalized at \$462,229,879 have a present estimated market value of some \$338,220,000. But merely to say the Corporation is "losing money" in the amount of loss it takes on its sales of homes is like saying a business is losing money because one department may show a loss. HOLC could hardly be expected to sell foreclosed homes—many of them run down and needing extensive repairs, all burdened with unpaid taxes—at a profit. Mortgage institutions generally lose money on the sale of foreclosed homes and make up for it on their good loans.

Each month the Corporation sets aside reserves, and its losses, together with operating expenses, have been met to date through the difference between the interest it receives on its loans and the interest paid on its bonds, without burden on the U. S. Treasury.

Last year was just the third full year since HOLC completed its lending operations and began to devote itself solely to two objectives: to assist as many borrowers as possible in carrying their obligations to the point of debt-free ownership and to conduct a program of gradual liquidation. Personnel of the Corporation dropped from 22,000 employees in 1934 to 10,500 at the end of 1939.

Progress in the liquidation of HOLC was accelerated during 1939. Sales of HOLC properties in 1939 rose to a total of 46,229, more than were sold during the entire previous period of HOLC activity. For the first year since it began operations, sales during 1939 exceeded the number of acquisitions of properties—by 34.6 per cent. But during the last half of the year 72 per cent more properties were sold than were acquired, as a result of increasing sales efforts and a decline in foreclosures and voluntary transfers to HOLC. The rate of acquisition of properties has dropped steadily for nearly a year.

Carrying out its original purpose of encouraging home ownership, HOLC has offered its acquired homes to purchasers on the same liberal terms as its original loans. The interest rate is $4\frac{1}{2}$ per cent and the buyer has 15 years to pay in monthly, rent-like instalments. The houses are sold for as little as 10 per cent down. Acquired properties are appropriately repaired and reconditioned for sale or rental. At present

HOLC is spending \$75,000 a day for repairs and renovations of its houses.

At the close of 1939, nearly 91 per cent of its houses "available to yield income" were rented. The rate of collections to rental billings was 99.3 per cent. Purchasers of HOLC properties are maintaining their payment schedules. For December the ratio of payments to accruals was 94.1 per cent. Only 2.9 per cent of the purchasers were more than three months delinquent in their payments.

The interest rate specified in the original mortgage contracts was only 5 per cent. Last October the Corporation began accepting interest at the rate of $4\frac{1}{2}$ per cent. Earlier in the year, Congress authorized HOLC to extend its amortization period from the original 15 years to 25 years in those cases where the circumstances of the home owner and the conditions of the security justify modification of terms. This program is but an expansion of extensions the Corporation has been granting for more than two years to borrowers who have proved their good faith and who, officials were convinced, would vindicate their judgment in granting them exceptionally liberal terms.

In 1939 net foreclosure authorizations decreased almost 19 per cent from the year 1938. In several states foreclosures virtually have ceased. In the comparatively few localities where the majority of foreclosures are taking place, they can be traced largely to general economic conditions in those areas.

Those with faith in the American home owner predicted that, given a chance to fight his way through the depression, he would "come through." The vast majority of HOLC borrowers have made or are making that prediction good and are on their way to debt-free home ownership. Every effort will be made to help the rest to the same goal.

PROGRAM FOR NEIGHBORHOOD CONSERVATION

The technical forces of HOLC now are working on a neighborhood rehabilitation program, which seeks to halt the obsolescence of what should be sound residential areas either through blight within their borders or from the menace of encroaching slums. They believe that a united front of home owners, real estate interests, and home-financing agencies can halt the staggering loss in property values which major communities now bear each year.

HOLC has a definite interest in such programs to protect home investments, since it owns a large number of houses and holds mortgages on hundreds of thousands more—all of which are affected by any decline in property values. But in a broader sense, it is seeking to protect not only itself and its borrowers, but all home owners of the future

from the conditions which contributed to the necessity of establishing the HOLC during the most desperate period of the depression.

The test phase of a program of neighborhood rehabilitation was inaugurated in an old section of Baltimore, made up principally of single-family dwellings of the detached and row type, largely owner occupied. This undertaking has evoked interest from housing authorities and real estate boards in many of the larger cities.

A preliminary survey of this neighborhood was completed late in 1939. Data were gathered to disclose the physical, social, and economic factors underlying the present physical condition of the area.

The next step was the analysis of findings and the planning of means of renovating the area. The adequacy of streets and neighborhood facilities was weighed. In coordination with the city's housing program, recommendations were developed for physical and economic protection, including the reconditioning and remodeling of individual homes after appraisal of their present value and cost estimates.

The second phase of a rehabilitation program is the formation of a neighborhood association to carry out the plan. It is vitally necessary to arouse the neighborhood consciousness of home owners to the end that they will participate enthusiastically as a body. The indicated type of local organization is headed by an advisory committee, from which is drawn an operating committee with district chairmen supervising the work of "block captains" resident in their respective blocks.

The second test program is now under way in a Chicago area adjoining the University of Chicago. It embraces rental properties chiefly. Representing a type of housing found in most urban centers, the section is being studied in cooperation with the Chicago Plan Commission; many local private interests are contributing to the cost of the study.

Long-range programs of this nature may become a powerful element in making home ownership more stable and secure in the United States. Already leaders in many cities have become aroused to the need of such local cooperative action if the unnecessary losses of millions of dollars in property values each year are to be averted.

RURAL HOUSING—TODAY AND TOMORROW

Based on the Observations and Activities of the Farm Security Administration

WILL W. ALEXANDER

Administrator, Farm Security Administration

HIGH point in the rural housing activities of the Farm Security Administration during the past year was the further development of new farm homes for tenant, sharecropper, and farm labor families under the Bankhead-Jones farm purchase program. Families receiving farm purchase loans during the past two fiscal years—the first two of the Bankhead-Jones program—have built 2,056 homes for themselves on their new farms at an average cost of only \$1,313.

The low cost of these farm homes represents the experience of five years of pioneer work by the Farm Security Administration in the rural housing field. This cost of \$1,313 amortized over forty years under the terms of the Bankhead-Jones act represents new housing for these families at an average cost of only \$56 a year.

Other housing activities included the erection of additional migratory labor camps, the completion of construction on several homestead developments, and the management of the various communities now under the supervision of the Farm Security Administration.

The main task of the Farm Security Administration, however, continued to be the program of rehabilitating low-income farm families through small loans for operating expenses and technical guidance in managing the farm enterprise.

HOMES FOR FORMER TENANTS

Farm tenants and sharecroppers are at the bottom of agriculture's economic scale. Their homes constitute the rural "slums"; programs to help them better their living conditions are long overdue. In connection with its loans to enable tenants to climb the economic ladder as farm owners, however, the Bankhead-Jones program has made a start in the rural housing field.

Under the Bankhead-Jones Act, now in its third year of operation, farm tenants are loaned funds by the Farm Security Administration in order that they may purchase farms of their own. These loans include enough money to finance necessary farm improvements, including the

repair of existing farm structures and the erection of new farm houses and barns, where needed.

In the process of making these loans the Farm Security Administration helps the tenant select the farm he is to buy and advises him on the improvements which should be made to the farm land and buildings. The extent of these improvements is dependent upon several factors.

For the farm dwelling, the minimum standard requires that the house must be "adequate" to provide decent shelter for the farm family. This means, in general, that it must be sufficient in size to house the family comfortably and sound enough in structure to protect them from the elements.

With this standard as a lower base, the other main criterion in determining the extent of the farm improvements—or, for that matter, in determining whether or not the farm should be purchased—is the producing capacity of the farm. Gauging the producing capacity is a matter that lies in the hands of the Farm Security county supervisors, men who have been trained in all phases of farming. These farm specialists share responsibility with the construction engineers in the development of the tenant purchase enterprise.

To begin with, when a tenant farmer applies for a loan to purchase a farm, he and the county supervisor of the Farm Security Administration survey the available farms and select what appears to be the most promising one. In this selection, as well as in the final approval of the loan, they are aided by a committee of local farmers. The goal in farm selection is to procure a "family-size" farm embracing good land which is capable of providing an adequate living for the farm family under efficient farm management. To enable the new owner to develop the farm unit successfully, the Farm Security supervisor helps him work out an operating plan to guide his efforts.

This farm plan calls for scientific, economical farming methods. It incorporates the practical experience of the farmer and the specialized technical training of the county supervisor. The main idea behind the plan is to lay out the farming operations so that the farm will provide a large portion of the food the family needs, ample feed for the farm livestock, and a wide variety of farm products available for cash marketing. This latter point, of course, is designed to prevent the farmer from placing all his eggs in one basket, and to give him maximum protection against adverse growing conditions and low market prices.

Of fundamental importance is the emphasis which the farm plan places on wise land use. Fields unfit for cultivation are placed in pasture or allowed to lie fallow; crops are rotated; hilly land is terraced. A

variety of soil-conserving and soil-building measures are utilized to meet specific land problems in different localities.

Using the farm plan as a base, the farmer and the government expert can then calculate the earning capacity of the farm under normal conditions. This calculation is the crucial point in the whole scheme. If the farm is capable of producing a fair living for the farm family and sufficient income to pay for the farm and the farm improvements, its purchase by the tenant receives the approval of the government. If it does not appear capable of producing an adequate income, another farm must be selected.

In this way, the farm itself determines the extent of the improvements. That these improvements seldom run more than \$2,000 per farm is a distressingly clear indication of the limited producing capacity of most small farms today. The average of all improvements—houses, barns, and land—included in tenant purchase loans for the first two years was \$1,198 per loan. On only 2,056 of the 6,180 farms purchased were entirely new houses built. More than 3,700 others required repairs to the existing houses.

The average total amount of the tenant purchase loan in these two years was a little less than \$5,400. The loan covered all the costs of purchase—the costs of the land and the existing improvements, plus all the additional improvements which it was calculated the farm enterprise would be able to support. The housing improvements which have been made with tenant purchase loans obviously have had a very definite cost limit.¹

When the loan is approved and the time comes for the improvements actually to be made, the farmer turns once more to the government for aid and advice. The Farm Security construction engineers stand ready to help him get the most for his money. If the farmer has buildings to repair, the engineers help him estimate his costs and show him modern ways of putting the buildings in shape. If a new farm house is to be built, the engineers present a variety of small house plans from which the farmer can select his future home.

PIONEERING RURAL HOUSING

Farm Security's engineers are justly proud of the small farm house plans which they have developed over the years. The houses are small,

¹ Other relevant data concerning tenant purchase loans are: (1) No loan may exceed \$12,000. (2) Loans are amortized over a period of 40 years at 3 per cent interest. (3) The farms purchased must be family-sized. That is, they must be of a size which can be operated by one farm family and which is capable of supporting that family. (4) In the first three fiscal years (1937-38, 1938-39, 1939-40) a total of \$75,000,000 has been appropriated by Congress for the tenant purchase program. This amount will eventually provide farms for more than 13,000 former tenant families.

compact, and low in cost. They have been designed specifically to meet the requirements of decent housing and still stay within the limited means of the low-income buyers.

There is a long story behind the development of these farm house plans. Prior to 1935, when the Resettlement Administration was established, there had been very little work done by architects or engineers in the small, low-cost rural housing field. Most architects previous to that time had spent all their efforts on larger rural dwellings costing \$5,000, \$10,000—even \$20,000. The Resettlement Administration gathered together a group of architects and engineers and set out to tackle the small house problem. These men put in all their time working on small, relatively inexpensive homes. With the help of Extension Service experts and the cooperation of the Bureau of Home Economics, the small farm house designers soon had their plans ready. Almost before the ink was dry on their drawings, the Resettlement Administration was building the new houses on hundreds of newly developed farmsteads.

During the next few years a great many different types of small farm house plans came off the drawing boards and found their way onto the landscape throughout the country. It was an evolutionary process. The more houses that were built, the more the builders learned. Farm homes for low-income families went up in every part of the country with a wide variety of materials and under all sorts of working conditions.

Every time a construction engineer in the field found a way to improve the design of one of the houses, his recommendations were sent to Washington and incorporated in the master plans. By the spring of 1937, when cost limitations for a farm unit, including house and outbuildings, were set at \$4,200 in the North and \$2,900 in southern farm areas, the engineers were able to meet the requirements with some margin to spare.

In the months that followed, designs and construction methods were perfected so that even lower production costs were possible. In the final stages of development, the house plans made every possible use of standard-cut sizes of lumber. Through carefully tested designs and with the aid of the technique of pre-cutting lumber, homes were erected which showed a maximum of strength and durability with a minimum of material. Moreover, the simple design of the houses and the technical advantages of power sawing and other mass construction methods enabled even unskilled rural laborers to do a workmanlike job. Many farmers pitched in with hammer and saw and helped build their own homes.

Pre-fabricating activities were developed largely in connection with the construction of houses on homestead projects. Perhaps the best known example of this sort of thing occurred in the establishment of the Southeast Missouri Farms near Laforge, Missouri. Here the engineers had a temporary sawmill set up at the railroad siding. The building material was pre-cut by power saws and assembled in panel form. Finished panels and structural members sufficient to form the shell of a whole house were then loaded on trucks and hauled to the building sites, where houses were erected in a short time on pre-cast concrete foundation pillars.

Field engineers found that by this method a one-story frame house with 830 square feet of floor space—including three bedrooms, a living room and dining room, kitchen, front porch, and screened work porch—could be built in the South for an average cost of \$1,290. Where less than 50 houses were being erected within a radius of about 25 miles, this pre-fabrication was not practicable. Simple pre-cutting methods, however, can be used economically at any time.

Thus did the small farm house plans evolve. When the first houses were built under the tenant purchase plan in 1938, the large-scale construction program of the Farm Security Administration² had nearly been completed. But the plans for individual homesteads had been perfected so that now, when all Farm Security construction is handled by contract with local builders, the same high standards are being maintained.

For each section of the United States the engineers of the Farm Security Administration have prepared a set of the house plans which have been tried and proved in the past. Each plan is accompanied by work sheets and specifications adapted to the part of the country in which it is to be used. From the plans, a farm family which has received a tenant purchase loan may select a particular house, and enter into a contract with a local builder for its construction. Barns and other out-buildings are constructed in similar fashion.

To date this contract work has been very satisfactory. Successful applicants for tenant purchase loans—who have usually been living in extremely poor quarters—are not the only ones to gain by the program. Profits have been provided to local contractors and building supply dealers and prevailing wages have been paid to carpenters and plumbers and other workers. An otherwise inaccessible vein of building power has been tapped through the Bankhead-Jones loan program and the pioneer work of Farm Security Administration engineers.

² The Resettlement Administration was succeeded by the Farm Security Administration in September, 1937.

Most of the new homes built under the tenant purchase program are in the Southeast. The rate of tenancy is highest in this area, and the tenant purchase loans are allocated to the states on the basis of farm population and the degree of farm tenancy. It is no coincidence that in the South, where tenancy is heaviest, farm homes are by far the poorest in the country.

In the first two years of the program, six southern states headed the list in the number of homes built on tenant purchase farms. In Alabama, 263 new homes were contracted for at an average cost of \$1,184; in Arkansas, 213 homes averaged \$1,346 apiece; in Georgia, 215 homes averaged \$1,250; in Louisiana, 216 homes averaged \$1,501; in Mississippi, 346 averaged \$1,224; in South Carolina, 129 averaged \$1,322; in Texas, 235 averaged \$1,268. In the North and West, where more expensive housing was required, the costs ranged upwards to a peak of \$2,600.

A similar level of costs was also reported last year in the construction, by contract work, necessary to complete several of the homestead developments. During the fiscal year 1938-39, contracts were awarded for more than 1,500 rural homes under this construction program at an average cost of less than \$1,500 per home.

The cheapest house was constructed on the Flint River Farms project in Georgia, for \$825. It was a three-bedroom house, built of local lumber, with interior partitions trimmed only on one side. The most expensive was built in South Dakota. A story and a half in size, fully plastered, and equipped with a central hot-air heating plant, it cost \$2,635. Also included in this group were 14 homes with steel foundations, sides, roofs, interior partitions and casement windows, built on an experimental basis in the South, in cooperation with a leading southern steel company, to determine how much the steel construction would save in maintenance costs. Steel homes are located in Alabama, Georgia, South Carolina, and Florida. Their construction costs averaged about \$1,850.

All told, the rural construction activities on homestead developments, plus the tenant purchase houses, have made it possible for more than 14,000 low-income farm families to be housed in well-built, modern houses during the past five years by the Farm Security Administration and the agencies it succeeded.⁸

⁸ A few of the homes on the homestead developments were completed by the Division of Subsistence Homesteads, Department of the Interior, and the Federal Emergency Relief Administration prior to 1935. Most of them, however, have been initiated and completed by the Resettlement Administration and the Farm Security Administration since that time.

CAMPS FOR MIGRANT LABORERS

Construction also continued last year on the migratory labor camps of the Farm Security Administration.

During the past year, the writings of John Steinbeck and others have focused the attention of the whole nation on the problem of the migratory farm laborer. The plight of the 350,000 American families—more than a million men, women, and children—who are wandering from state to state in a desperate effort to earn a living as migrant farm laborers, is one of the most serious problems our country faces today.

The housing conditions under which these people live present a picture of unbelievable discomfort and insanitation. Old tents, bags, cardboard boxes, sheets of tin and bits of lumber—these and similar bits of ineffectual shelter—form the typical migrant dwelling. A vacant lot or a ditch bank is their usual housing site.

Early in 1936 the Farm Security Administration set out to help the states meet some of the urgent health and housing problems created by these families. Primarily as a sanitation measure, the Administration started to build camps where migrant families could live as they followed the crops. Today there are 25 permanent camps either in operation or under construction. When all of them are completed, they will provide shelter for about 5,800 families at any one time.

Twelve of the camps are located in California, where the migrant problem is most urgent; three are in Arizona, four in Texas, two in Idaho, two in Florida, and one each in Oregon and Washington. Requests for the establishment of additional camps have been received from many communities where the problem of caring for migrant families has become acute.

These camps do not pretend to provide good housing nor can they be considered more than a temporary solution for the immediate problems of migrant families. They merely offer the barest minimum of decent living facilities. But the camps do provide far better shelter and sanitary arrangements than most of the migrants enjoyed before; and as a result they have done much to relieve suffering and check the spread of disease.

The earliest migrant camps consisted simply of rows of wooden platforms on which the migrants could pitch their tents. More recent camps have been equipped with simple one-room wooden or metal shelters instead of tent platforms. At each site there are accommodations for between 200 and 350 families.

Every camp has several sanitary buildings, usually one for each 40 or 50 families. These buildings provide toilets, shower baths, and tubs

where the migrant women can do their family laundry. A central disposal system carries off the camp sewage and waste. The opportunity to clean up and wash their clothes is one of the camps' features most appreciated by the families who use them.

In most of the camps, there are a children's clinic and a nursery with a resident nurse and visiting physicians; an isolation ward for persons who have contagious diseases; a small shop where the residents can repair their automobiles; a cottage for the camp manager; and a modest community building for church services and other meetings. A few of the camps have temporary school buildings where classes are held by teachers from the local school staffs.

Recently a few mobile units have been added to the older stationary type of camp, in order to serve the migrant families as they shift from place to place. A typical portable camp has about 200 tent platforms which can be easily moved by truck. It also has a first-aid and children's clinic built into a trailer, and a large, specially-designed trailer which contains a dozen shower baths for both men and women. The water and drain pipes of the trailer can be quickly connected with accessible hydrants and sewerage lines at each new camp site. Eight washtubs go along in the laundry unit. A community tent is provided for church services and other meetings, and where necessary there are special isolation tents for people with contagious diseases.

In each new locality, the mobile camp is set up on a 20- or 40-acre tract provided by groups of local farmers and merchants and leased to the Farm Security Administration at a nominal fee. Whenever possible, the camps are connected with regular city and county water systems. In Calipatria, California, the community donated a \$600 water tank for use on the camp site.

Three of these mobile camps, accommodating 600 families, are now in operation in California. Three additional camps, accommodating 200 families each, are being constructed in Washington, Oregon, and Idaho.

A third phase of the migratory labor camp program is the development of so-called labor homes. To enable at least a part of the migrants to get settled in permanent dwellings, Farm Security has built small cottages near some of the permanent camps. These houses are rented for about \$8 a month to families who are able to find year-round work on nearby farms. Each cottage has a small garden plot where the family can supplement its income by raising much of its own food. The houses are served by the water and sewerage systems of the nearby camps.

Usually a camp having 350 shelters or tent platforms will have about 50 labor homes adjoining it. This ratio is based on experience which

shows that year-round work is available in the areas for at least 50 families, and seasonal work during the harvests for about 350. The number of shelters and cottages varies, of course, with local conditions. Approximately 337 of these labor homes are now completed and 473 are under construction.

In a few instances, the cottage residents have been able to lease a tract of land nearby which they farm cooperatively. The surplus vegetables, milk, and other food-stuffs which they produce on their cooperative plot are usually sold to families living in the camp.

As in other phases of Farm Security's housing activities, construction costs on labor homes have been kept extremely low. During the fiscal year 1938-39, contracts were let for the construction of 799 labor homes, of which 559 were individual houses with two bedrooms, combination dining and living room, kitchen, and bath with an outside terrace—and the average cost was \$1,469. The remaining 240 homes were in the form of 40 multi-family apartments, a third of which contained an additional bedroom. Their average cost was \$1,660.

The apartment dwellings are of frame construction with a galvanized sheet metal roof that is well insulated. An interesting feature of the buildings is the manner in which their second floor extends out over the lower floor, front and rear, providing additional floor space for the bedroom area.

HOUSING CONDITIONS ON U. S. FARMS

In its rural housing program and in the administration of loans and technical farm guidance during the past year, the Farm Security Administration has been in almost constant contact with more than 600,000 of the nation's low-income farm families. Field workers have been impressed more than ever before with the vastness of the need of most of these families for better housing. Out on the land with a tenant purchase family helping select a good farm site or working in the fields or the homes of rehabilitation borrowers, on all sides and from all parts of the country, supervisors report the predominance of farm homes that are not worthy of the name.

The publicity that has attended the urban housing program during the last few years has aided immeasurably in educating the country to the need for better urban housing. Not enough has been said about similar conditions on the nation's farms. There has been some discussion in Congress and among housing officials and others interested in housing activities; there has actually been more talk of this type than ever before. But there has still not been enough discussion and certainly

not sufficient action. The work of the Farm Security Administration has been, after all, extremely limited.

The men and women who work for the Farm Security Administration can speak at first hand of rural housing conditions. They go every day into homes that have the earth for floors and burlap sacks for window panes. They see thin walls papered with old newspapers and magazines. They see kerosene lamps, back porch wash basins, and screenless windows and doors. They know that whole families sometimes have to sleep in one room and that countless farm-house roofs leak like sieves in the rain. But the country as a whole has yet to realize this. In the minds of many people, farm life and farm homes are still havens of security.

Ignorance of the state of rural housing is not due to lack of facts with which to prove the point. A survey made by the Bureau of Home Economics in 1934, checked against the Agricultural Census of 1935 and published last year, contains sufficient evidence to support nearly any rural housing program.

Among the many appalling facts it contains, the survey shows that more than one-third of the farm homes in the country are between 25 and 50 years old and that one-fifth of them were built more than a half-century ago. It shows that two out of five of the farm homes are unpainted; that more than four out of five have no water piped into the house; that only one in ten has an indoor toilet, or a tub, or a lavatory; that fewer than three out of every ten have a kitchen sink with a drain; that less than one-fifth have electricity;⁴ that only one out of ten has a central heating system. About seven out of ten are inadequately screened; one out of four has no screens at all. These data, it must be remembered, were not collected from the poorest agricultural areas alone, nor even for any one section of the country. They were brought to light in a broad survey of typical agricultural counties in all parts of the nation.

In terms of particular areas, the rural housing picture is even darker. A study made last year by the Virginia Agricultural Experiment Station carefully analyzed the survey of the Bureau of Home Economics, the data contained in the Agricultural Census for 1930, and other pertinent material in order to ascertain more accurately the rural housing conditions in Virginia. Realizing that averages tend to hide the extremely bad conditions, the Virginia analysts made several special tabulations. The results confirmed their worst fears.

In the matter of farm-house size, the picture drawn of Virginia was appalling. A special tabulation for one of the mountain counties showed

⁴ Since the advent of the Rural Electrification Administration, this condition has been improved.

that of 1,820 homes, 153 had ten or more regular occupants, and 47 of the 153 had only one to four rooms.

In the same area when a school principal went to investigate why an intelligent girl of fifteen had stopped coming to class, he found that she was one of a family of twelve living in a one-room house about 12 by 14 feet in size. In the middle of the room was a table, in one corner was a rusty stove, and around the walls pallets on which the family slept.

Such extreme overcrowding is exceptional, although many communities have cases almost as bad. At the time of a recent study in one locality, 14 per cent of 314 "marginal" (i.e., extremely low-income) farm families lived in these small places.

At the same time that it surveyed its own rural housing problems, the Virginia Experiment Station noted the condition of rural housing in other parts of the nation. It found that Virginia was almost the mid-point in the last of 48 states, with an average farm-house value of \$1,226. If the Virginia economists had desired to study the group of states below them on the list, it is probable that they would have found, bunched at the bottom of the scale, the rest of the southern states.

For it is a fact that if rural housing conditions are bad in the nation as a whole, they are the worst of all in the South. With the exception of the migrants, there is no group of farm families so badly housed as southern farmers.

The average farm house in the South today is worth only \$650. The average house of a farm renter in the South is worth but \$350—and more than half of the farmers in the South are tenants who live in this type of house. Nearly one-fifth of all southern farm homes have no toilet facilities whatever, even of the most primitive sort, and in certain rural areas physicians have found that infection by hookworm affects as many as 50 per cent of the school children. More than a third of southern farm homes have no screens; only one in twenty has water piped into the house; and in perhaps half of the cases, the water supply is inadequate and insanitary.

Here, then, is the picture of rural housing in America. The city dweller can prove it for himself by taking a drive into the country. Along the main highways one will find many large substantial farm homes, the picture of all that is sound and secure. But on the back road, away from the main routes in almost any part of the country, he will see more than enough to convince him—particularly if he gets out of the car to make a close inspection. Leaky roofs, thin walls, and broken floors are sometimes hidden by a shade tree. But they are there, along with the privy, the kerosene lamp, and the smoky fireplace or old

kitchen range. Several hundred thousand farm families will testify to their existence.

PROBLEMS OF RURAL INSECURITY

What can America do to improve the housing conditions of its rural people?

A great many things can be done if America really wants to do them, but whatever program is devised must be devised with one primary factor in mind—the land. Land is important in any housing program, urban or rural—but it is particularly important in rural housing. Land is not only a building site for a rural home; it is the economic support of the home and the family that lives in it.

In the tenant purchase program, as previously mentioned, when a house is to be built on a newly purchased farm, the producing capacity of the farm determines the construction cost of the farm house. As the program contains no subsidy and the full amount of the tenant purchase loan must be returned to the federal treasury, this is an essential basis for procedure. However, even if a subsidy were involved, the land would be of major importance.

A farm house is a stone around the farmer's neck unless the land underneath can support it. If the soil is fertile and is carefully farmed, then the house has a chance to fulfill its purpose. But if the land is poor, or if careless farming practices are followed, the house is doomed to deterioration right from the start.

The rural homes of the nation, no matter how well built, are not secure unless the nation's land structure, the basis for successful farm enterprise, is solid and productive.

At the present time, there is evidence of menacing cracks in the structure of American agriculture. An adequate presentation of the facts that constitute America's farm problem today would require more space than is available here. Years of *laissez-faire*, and then a collapse of a world-wide exchange system that supported that policy, have left this nation's farmers in a precarious position. A few illustrations from the present farm situation might suffice to give a general idea of the whole picture.

Three out of every hundred, or 57,200,000 of America's 1,900,000,000 acres of land, have been misused to the point of being lost forever for farming. From another 12 per cent of the total land, or 225,000,000 more acres, three-fourths of the top-soil has been lost. On an additional 41 per cent—775,600,000 acres—more than one-fourth of the top-soil is gone.

Crop land in the United States at the present time totals 415,334,000 arable acres. Under prevailing farm practices, only one-half of this crop

land can be safely cultivated. However, if farming methods are improved and the best farm practices are utilized, about 82 per cent of the crop land can be safely cultivated.

Moreover, if the need arose, there is a national production reserve, improvable by drainage or irrigation, plus over 100,000,000 acres of plowable pastures, which brings the potential resources of cultivable land, under the best practices, up to 447,466,000 acres. This total is only slightly in excess of the land in crops today. It must be remembered that this figure represents potential resources, not immediately available farmland.

In brief, there are very definite limits to the amount of crop land and unless the farmer—particularly the low-income farmer who is forced to exploit every acre for cash returns—changes his ways of farming, the present-day limits will rapidly shrink. There are, however, many indications that farming methods are changing. The Department of Agriculture and the American farmers have set forth on a conservation program that reaches down into every county. Farmers and government together are planning and working out ways and means of saving the nation's soil. If they succeed, the depletion of national resources can be checked. But progress must be made quickly, particularly by the small farmer whose land is already poor.

Equally as pressing is the problem presented by the rapidly increasing pressure of population upon the land. Today industrial centers no longer draw off the surplus farmers. Depression and advanced mechanical skill have reduced the demand for new factory workers. Simultaneously, mechanization and other technological advancements on the farm itself enable less than a half of the American farmers to produce nine-tenths of all marketed farm goods. The dilemma is obvious: there is no demand for the services of thousands of farmers in the cities and there is little demand for the products of half the farmers on the land.

The upshot is that there are more farmers on the land than the land, as a producer of commercial crops, can support. Land resources are limited; the farm market is limited; industrial employment is likely to remain limited for some time. In 1937, when industrial production reached again the level of its 1929 peak, so many technological improvements had been made that employment lagged far behind. Industry will have to travel much faster than it ever has before if the cities are again to absorb the surplus farm labor supply.

It must be recognized that America has an expanding labor supply. Each year a million more people of working age are added to the potential working population. Seven out of every ten of these workers come from rural areas; when there is no work, they face the alternative of

standing in breadlines or seeking some sort of a living on the farm.

An indication of what this means to the nation's farm families is given by the farmer's yearly income. A survey made by the National Resources Committee indicated that in 1936 more than 1,690,000 farm families had an average income of less than \$500 a year, and nearly half of these families had incomes of less than \$250 a year. In other words, about 4,000,000 farm people were trying to eke out an existence on an average income of about \$1 a week.

The adverse factors in farm life mentioned here by no means exhaust the list of destructive forces confronting agriculture today. Inadequate credit, insecure leasing arrangements, poor diet and health, and numerous other factors could be added to the list. But the mere enumeration of them is sufficient to indicate the immensity of the farm problem. It is hardly surprising, therefore that rural housing has made so little headway.

We have, however, already taken a few first steps to meet these problems. The rehabilitation program of the Farm Security Administration is an example of how the government is steadily working to eliminate the factors making for rural poverty and insecurity. The entire Department of Agriculture is making a coordinated effort to bring about better farming conditions. But it must be recognized that the troubles that plague the farmers are not easy ones to cure. They were a long time in forming and they will be with American agriculture for many years to come.

These depressing factors in the agricultural situation are salient points to consider when one begins to talk earnestly of rural housing. I do not believe, however, that their existence should stand as a barrier to any rural housing program. Similar distress in the cities served to spur on the urban housing program, and farm conditions should serve likewise as a stimulus to rural housing. Rural employment, for instance, would gain greatly if a large-scale rural housing program were to be placed in action. Such a program would play a large part in speeding rural recovery.

The question is—how far do we intend to go?

Shall we look upon rural slums as we do upon city slums, as something that must be gotten rid of as a matter of general welfare?

Are we ready to establish minimum standards for rural as well as for urban houses and condemn by public authority those houses not fit for human habitation?

As a national policy, we are subsidizing slum clearance in the cities. Are we willing to grant a similar subsidy for rural areas?

This latter question may sound extreme, but it is exactly what is

happening in England. In 1938 the Parliament passed a rural housing bill, providing for minimum standards for houses occupied by agricultural workers. Where old houses can be repaired, the subsidy is 100 per cent. The county councils are given authority to condemn houses which are unfit for human habitation, and to determine what the repairs shall be. Ninety per cent of the cost of repair is paid from the government treasury, and 10 per cent from local tax sources. And after the repairs are made, the rent must continue at the same rate as before. Where new houses are required in rural areas, the county councils are authorized either to build the houses themselves or to secure their construction through a contractor, with the understanding that the government treasury will subsidize these new buildings at from \$50 to \$60 annually for forty years.

HOUSING ON TOMORROW'S FARM

There is no reason why American farm people cannot be given the same consideration. Our present rural housing program, providing new homes for only 14,000 families when there are upwards of a million families who need new dwellings and countless thousands more whose homes need repairing, has only made a start. It is true that our progress is complicated by the baffling problems of adjusting an insecure population to a dangerously eroding land base. It is true that good housing for many thousands of farm families cannot be brought about until some more basic economic and social problems are worked out. But there is still a vast opportunity for immediate housing activity on the part of the government.

It seems perfectly clear, moreover, that good housing is going to go a long way toward helping thousands of farm families solve some of their other problems. There never was a farmer who could not work better when his health was good; and better housing would mean an immediate improvement in rural health.

If we are going to complete our program to help the farmer find security and prosperity on the land, we are going to help him get better housing. It may well be that instead of talking of America's farm problem primarily in terms of a man-land ratio, we will begin thinking in terms of a family-house-land ratio. That would be closer to an accurate expression of the task which faces the agricultural policy maker today.

Maybe after we have learned to think of rural housing in that meaningful relationship, we will start doing for the American farmer what England has undertaken for its rural people.

TEAMWORK AMONG THE FEDERAL AGENCIES

The Program of the Central Housing Committee

HORACE W. PEASLEE

Secretary, Central Housing Committee

WHAT the country needs" said a statesman, best known for the phrase, "is a good five-cent cigar." What is now an imperative need in Washington, says a current writer, is "the creation of a strong Central Housing Council to guide the nation's housing policy as a whole." "After *decades* of work and effort," he adds, "the British finally recognized this need and provided for it in the Act of 1935. The council should be organized in time to take advantage immediately of the 1940 housing census returns. With all of the federal urban housing agencies now under the Federal Works Agency, this should be easy of accomplishment . . ." To which the editor¹ subscribes, ". . . Desirable is the coordination of all public housing agencies, but difficult of accomplishment, as those (including the President) who had tried it, know. Meanwhile petty inter-agency squabbling is wasting time, costing money, hurting results."

It might be assumed that the writer quoted knows his housing except for the fact that he refers to the consolidation of all federal urban housing agencies under the Federal Works Agency. As a widely circulated chart² shows, there is only *one* housing agency, USHA, under the Works Agency. FHA and the Home Loan Bank Board are under the Federal Loan Agency while Farm Security is under the Department of Agriculture. It may be taken for granted that other "housers" are not aware of the collective work which these agencies have been doing for the past five years through a very-much-alive Central Housing Committee—which may not have been born with teeth like the British Act and British King but at least has become effective in much less than a single decade after housing had its real beginnings in this country.

A comparison of legal authorizations and of assumed objectives is enlightening. The 1935 British Housing Act provided for a Central Housing Advisory Committee with the following functions only:

To advise the Minister on certain representations made by Local Authorities: To advise local Management Commissions: To advise the Min-

¹ *Architectural Forum*, March, 1940.

² Issued by the Central Housing Committee. Shows agency authorizations, limitations, and functions. Available on request.

ister on any housing question which he may from time to time refer to them: To consider the operation of the Housing Acts and make representations to the Minister with respect to matters of general concern arising under them.

The British Committee is purely advisory with no executive functions. The composition of this coordinating agency includes "not to exceed 30 members"!

Our Central Housing Committee, on the other hand, represents a development arising from agency recognition of need—a volunteer undertaking rather than an imposed obligation. It is neither an advisory committee nor a super authority: but its masthead carries this outline of organization and objectives:

. . . an informal coordinating body useful in bringing about intelligent research, and exchange of ideas, and a better understanding of problems involved . . .

composed of executives, from various Federal agencies concerned with housing construction and finance, with their various technical assistants functioning through auxiliary committees of specialized interests and elastic membership, which exchange experience and data, and make generally available the results of joint studies or compilations.

The Central Housing Committee had its beginning in the President's efforts from the outset of his administration to obtain coordination of the various governmental activities, as expressed in recent reorganization measures. One of his first steps was to ask the National Resources Board to submit a program for the coordination of projects of federal, state, and local governments. Among other recommendations, the Resources Board, in its 1934 report, directed attention to the many agencies and organizations in the housing field and the need of coordinating their efforts. As the outcome of these recommendations, and with the approval of the President, the Central Housing Committee became a going concern under its own power in September, 1935—considerably before the formal reorganization and realignment of agencies began.

This is not the type of organization which interprets coordination as whip-hand control: it is what the President has termed "an unusual experiment in coordination through cooperative effort." It is not merely the bringing together of policy-making agency administrators: it causes to be assembled at frequent intervals thirty specialized teams drawn from the technical staffs of the housing and other construction and research agencies. It is not a gentleman's luncheon club: it is a brass-tacks working outfit.

This is the same sort of organization which brings other professional

men together to discuss their general problems—except that it maintains a continuing contact system to deal collectively with special problems as they arise.

It is the same type of set-up and has the same kind of objectives as conferences of governors or mayors or highway officials, but, additionally, it has exceptional means of implementing the results of its discussions. Housing officials who crowd the round-tables at NAHO meetings should be the first to appreciate the possibilities of repeated sessions, discussing common or special problems, pooling data, and sharing findings. For those long in government service, who know what it used to mean to work through channels of authority, the extension of contacts and opportunity for uncensored exchanges of viewpoint are most welcome. "I've been thirty years in government research work," said one committeeman, "and I never saw the application of my findings until these committees were organized. Now I understand what the other man is looking for."

NATURE OF THE PROGRAM

A detailed tabulation of the functions of the various committees is appended but a few major accomplishments should be touched upon briefly. The most tangible evidence is the continuous publication for four years of the *Housing Index* and *Housing Legal Digest*. These have been made available to federal, state, and municipal agencies, to housing organizations, educational institutions, and libraries. They constitute a ready reference service of authoritative information on current housing legislation, opinions, and decisions, as well as on basic statistics, foreign precedent, and current thought in the housing field. Equally tangible, but restricted to technicians of federal agencies, are technical bulletins reporting progress in current laboratory tests. For general circulation, a technical bulletin, similar in form to the other monthly digests, is under consideration.

One group of committees is working upon the drafting of model laws—sorely needed laws relating to land title registration, mechanics' liens, mortgage foreclosure, and tax collection. Years of work may be ahead before these drafts find their way into the statutes of the various states, but the necessary spadework will have been done for those states which are first to simplify and make less arduous or expensive the purchase, ownership, and transfer of homes. Not incidentally, this same nucleus has completed and made generally available a reference tabulation¹ of all state and federal laws relating to public and private housing, in-

¹ September Summary Supplement, *Housing Legal Digest*. Available on request to Central Housing Committee.

cluding building regulations, planning, platting, and zoning, and an analysis of laws favorable and unfavorable to home financing.

There are ten or more committees of various top-flight technical men and their specialized assistants. One committee has just celebrated its fiftieth meeting by bringing forth a compilation which will serve as a handbook long needed by the profession concerned. Others are working upon basic codes, simplified plumbing requirements, improved heating methods, and fire resistance classification of building content. One committee has had the guidance of a \$600,000 program of technical research: and as the results of its efforts, three housing agencies are now chipping in \$50,000 each to make possible renewed research leading toward better homes and lower costs.

One committee laid the groundwork for the Census of Housing: and now is preparing through specialized subgroups to make practical use of its findings, anticipating by two years the action now urged.

An appraisal group brought together a thousand participants from nearly every state for forum discussions. It provided exhaustive appraisal bibliographies, never before available, which will now serve as valuable reference books in the organization of specialized training courses for appraisal personnel.

The new parlance of housing, which is rapidly becoming frozen by legislative action and court decisions, is being subjected to searching review by widely representative interests for reconciliation or clear demarcation of divergencies.

Here, is a series of round-table discussions, a comparison of notes, on techniques of site planning. There, are group contributions toward rehabilitation undertakings, embracing large urban areas. Item: the fruition of two years' work toward standardization of accounting systems so that cost elements can be compared and causes analyzed. Item: an assaying of experience to bring back to designers some of the griefs of maintenance and operation so as to avoid repetition of error. Item: composite publications for school or other use, to show comparatively the functioning of various agencies. Occasionally, there are large gatherings to hear outstanding authorities discuss subjects of general interest such as reports on European criteria, cyclical variations, economic analyses, and rural housing.

Finally, we have developed a comprehensive exhibit—not one of those unrelated assemblages that have hitherto been knocked together at the last moment “to give an up-to-date picture of what the housing agencies are doing.” This one is different in that no agencies are mentioned by name. They are considered but means to an end and that

end is the government's effort to establish and maintain a comprehensive, coordinated national housing program.

IS THERE A NATIONAL HOUSING POLICY?

If there is a "nation's housing policy" to be guided as proposed, it should first be defined. Who is qualified to enunciate a national policy in housing? Could any such good thing come out of a committee? Consider this as a point of beginning, a summary drafted by a mere subcommittee, "the Three Captioneers," for the keynote of the Housing Exhibits at the 1940 New York and San Francisco Fairs:

To reduce costs of home financing and safeguard home ownership;
to enable more families of average income to own homes;
to improve existing homes both in cities and on farms;
to abolish slums; to stimulate credit;
to encourage the building industry; and to make it possible for Americans to live as Americans should.

When better, broader housing objectives are stated, the probabilities are that another committee will have to be called upon to do the job.

This is the type of coordination that the Central Housing Committee stands for, the type of cooperation that the technical groups drawn from all the various agencies have made their own. The fields of public and private housing, of rural and urban housing, of investment and subsidized housing, are becoming as clearly defined as state boundaries: but their interdependence and common objective, the provision of decent housing for all the people, are likewise as apparent as the need for a central government. And it is such needs that the Central Committee serves.

Those who know only what they read in the papers and think that there is nothing but inter-agency squabbling going on should sit in on some of the serious sessions when agency administrators draw up their chairs in the office of the chairman, Lowell Mellett, who is building substantially upon the foundations laid by chairman-emeritus Frederic Delano and his successor, Admiral Peoples. Their continuance of the Committee depends upon the Committee's continuing to produce, and that is one test of its value. Budgets are too close these days to maintain nonessentials and while other activities are being curtailed, Central Housing work is being expanded for the common good. And major undertakings are being launched with common accord.

Another acid test is not what detached observers may deduce but how the actual participants react. Busy men do not take on additional

jobs cutting into their spare time unless they can see some general or special advantage. When the Washington Building Congress offered to help last year in the reshaping of the District of Columbia building codes, without the least conscription or compulsion over twenty specialized working committees were drawn from official, professional, and contracting circles,—many of the members coming from Central Housing committees. The Congress committees have gone ahead under their own power and have done splendid jobs of teamwork, bringing about tangible results in the direction of reasonable, economic building requirements—a method which other cities might well consider.

The Speaker of the House of Representatives in an address to Central Housing members and affiliates has summarized the work of this “unique experiment in coordination” with these words:

This kind of an executive undertaking, with its possibilities of administrative economies, as well as of larger returns from appropriations and of increased efficiency, is something that the legislative branch can appraise and appreciate.

Even lacking your outstanding accomplishments, the mere bringing together of executives in the different branches of the one field for discussion of their mutual problems, comparison of their procedures, and pooling of their technical resources, cannot but lead to results of value to the government as a whole. . . .

The Central Housing Committee has been doing its work so modestly that, I am frank to say, it has engaged my interest as a wholly new type of procedure . . . in the direction of efficiency in administration: and I can see that it serves to bring together what you have well termed “working teams” in a manner that reorganization measures have not touched, and can not reach.

The composition of the Central Housing Committee is as follows:

<i>Member Agencies</i>	<i>Principals</i>	<i>Alternates *</i>
Department of Commerce	Harry L. Hopkins	Lyman J. Briggs
Farm Security Administration	Will W. Alexander	John O. Walker
Federal Home Loan Bank Board	John H. Fahey	Ormond E. Loomis
Federal Housing Administration	Stewart McDonald	Miles Colean
Office of Government Reports	Lowell Mellett, Chairman	Philip C. Hamblet
Public Buildings Administration	W. E. Reynolds	Ch.* N. Max Dunning
The RFC Mortgage Company	George B. Williams	James L. Dougherty
U. S. Housing Authority	Nathan Straus	Warren J. Vinton

FUNCTIONS OF COMMITTEES AND SUBCOMMITTEES

Committee on Land Use and Site Planning

Technical planners and economists from five agencies studying land use and control programs in urban communities, rehabilitation undertakings, and general planning standards.

Committee on Design and Construction

Principal technicians of housing and other construction agencies, studying, through specialized technical units, experience and practice in dwelling design, construction, equipment, and the relationship of these elements to livability, cost, and maintenance; and the reporting of findings.

Subcommittee on Planning and Design. Studying experience and practice in building design; its relationship to livability, cost, and maintenance; determination of design standards. See "Land Use and Site Planning."

Heating and Ventilating Subcommittee. Studying and recommending performance requirements for heating and ventilating and a system of testing and rating of heating and ventilating equipment in terms of performance standards.

Structure Subcommittee. Studying structural practices and their effect on livability, cost, and maintenance; to hold round-table conferences on structural and material problems.

Fire Resistance Classifications Subcommittee. Determining fire hazards of various types of occupancies and to develop a fire-resistance classification of buildings.

Subcommittee on Construction Costs. Evaluating data on construction costs and cost estimating, and to make recommendations for improved estimating procedure.

Plumbing Code Subcommittee. Working with the Bureau of Standards in developing a basic plumbing manual.

Landscape Subcommittee. Studying problems of planning, estimating, planting, construction, supervision, and maintenance with respect to grounds and landscape accessories.

Committee on Technical Research

Principal technicians cooperating with the Bureau of Standards and the Forest Products Laboratory in the development and conduct of programs of technical research in housing construction; making contact with other agencies engaged in similar investigations; and keeping the federal housing agencies informed concerning such research and its results.

Committee on Economics and Statistics

Research principals from housing and other agencies; assembling and evaluating basic or specific housing data; recommending or supervising surveys and studies; exchanging opinions and results obtained from separate investigations.

Subcommittees: (1) Utilization of Census Data; (2) Continuing Series: (Scope: survey and make recommendations on continuing statistical series in the housing field); (3) Special Series; (4) Financial Survey of Urban Housing

Bibliography. Composed of librarians from housing and other agencies; assembling bibliographical data on housing; digesting housing material of interest and publishing the *Housing Index-Digest*.

Committee on Appraisal and Mortgage Analysis

Principal appraisers from four federal agencies primarily concerned with the qualifications and requisites of appraisers, the scope and character of training for appraising: and criteria for selection for government appraisal work.

Committee on Law and Legislation

General counsel of housing and related agencies; assembling, digesting, coordinating, and disseminating information on laws and legislation; regulations, ordinances, and codes; decisions, rulings, and opinions; contracts and other legal forms affecting home ownership and housing.

Land Title Registration, Mechanics' Liens, Mortgage Foreclosure, and Tax Collection Subcommittees: analyzing state laws and operations, studying current theory, and drafting corrective model laws.

Legal Digest. An editorial board issuing each month digests of pertinent current decisions, opinions, and regulations and orders; proposed federal legislation; and articles and addresses.

Committee on Operation and Management

Management principals, coordinating management policies and procedures and integrating plant design with plant operations; concerned with multi-unit groups and with extensive individual holdings.

Accounting. Research accountants engaged in studying accounting problems incidental to housing management and in the development of a uniform account classification.

Maintenance and Operation. Maintenance specialists concerned with inquiry into operating and maintenance costs and the analysis of findings for the benefit of site planners, designers, constructors, and operators.

Committee on Public Relations

Public relations counsel established to coordinate definitions, discussions, exhibitions, and publications, or other information relating to the functioning of federal housing agencies as a whole.

Definitions. Organized to minimize differences in housing terminology as used in legislation, bulletins, and correspondence; specifically to revise the Housing Glossary, giving alternate interpretations where necessary.

Publications. Organized to deal with preparation and dissemination of information relating to work of housing agencies in general: preparing or reviewing material intended to clarify their relationships and differences in authorizations, limitations, and functions: supervising the selection or preparation of material suitable for special needs such as general educational work in schools, broadcasts, exhibit text, and the like.

Discussions. Established to organize and make arrangements for large discussion meetings or general assemblages, distributing information about such meetings to staff people specially concerned and taking reservations where required.

Exhibitions. Organized to devise and supervise the production of integrated exhibits of the government housing program; anticipating and providing convention and conference requests so that those concerned with government housing operations may have a complete and comparative picture of undertakings and accomplishments.

ACTIVITIES OF NATIONAL UNOFFICIAL HOUSING AGENCIES AND COMMITTEES FOR 1939

THE *Housing Yearbook*, 1939 gave a brief review of the numerous national unofficial housing organizations that once existed but had been disbanded. During 1939 there were two unofficial national housing organizations besides NAHO—the National Public Housing Conference and the American Federation of Housing Authorities. The Federation, after a campaign for national public housing legislation early in the year, became inactive. There was created in February, 1940, a National Executive Committee of Local Housing Authorities for the primary purpose of doing educational and promotional work for public housing, and more specifically to work for the passage of national legislation for public housing. It is not clear at the present time whether this organization is of permanent nature or not.

National Public Housing Conference. This organization, formed by a group of New Yorkers in 1931, continues "to promote slum clearance and low-rent housing through an established federal-state-local service." During 1939 its activities followed the five-year program reported in the 1939 *Yearbook*. They include: meetings and conferences, national, regional, and local; publications, which during 1939 included *Public Cooperative Housing*, *Public Housing Today at Home and Abroad*, and *Speeches Delivered at the Eighth Annual Meeting of the National Public Housing Conference*; preparation and distribution of literature on various aspects of the housing problem; organization of lecture tours by foreign and American housing experts; conduct of annual housing survey tours; and the maintenance of an information service on programs of national, state, and local housing authorities.

There are a number of housing committees of unofficial national organizations whose primary field of activity is not housing. Below is described such of the work of these committees as has been reported and appears to be of special interest to housing officials.

Committee on the Hygiene of Housing, American Public Health Association. The American Public Health Association's Committee on the Hygiene of Housing has functioned actively since 1937, serving as the technical housing body of the public health profession and as a liaison agency between professional workers in the fields of housing and public health. The Committee conducts researches in those aspects of housing design, construction, and operation which

affect physical and mental health; interprets these studies to officials and technicians in the fields of public health and housing; and works to promote the participation of public health workers in the national housing program. The sixteen members of the Committee include representatives of governmental, educational, and research agencies in housing, public health, and related fields. Under the chairmanship of Professor C.-E. A. Winslow, head of the Department of Public Health at Yale University, and financed by Foundation grants, the Committee conducts investigations through its subcommittees and staff, and holds semiannual work-meetings of its members and representatives of co-operating agencies.

During 1939 the Committee reissued its general report, *Basic Principles of Healthful Housing*, with substantial revisions to incorporate the findings of the first researches by its staff and subcommittees. This report sets forth the factors of housing design and operation which must be provided if new housing facilities are to maintain acceptable standards of healthfulness, and has been widely distributed among agencies and individuals active in the fields of housing and public health.

During the winter of 1939-40, the Committee is completing a series of field studies of the results achieved in recent public housing projects with respect to heating, natural and artificial lighting, and noise. These factors in the health and comfort of project residents have been studied in various types of housing units in several regions of the United States. Compilation of the findings, and their interpretation for the guidance of housing technicians, is under way, and publication of this material is planned during 1940.

Subcommittees, composed of specialist members of the Committee and cooperating experts representing other agencies and research interests, are engaged in numerous special investigations which will result in other publications during the coming months. Progress has been made toward the formulation of a technique for the survey and appraisal of housing conditions in problem areas where special enforcement of police powers may be needed. In this technique, which is being developed primarily for the use of local public health officials, a distinction is drawn between inherent physical defects of dwellings and those deficiencies which result from overcrowding and inadequate upkeep, since the character of the remedial action needed in any locality will be influenced by the nature of the problem.

Current subcommittee activities include a study of local sanitary and housing ordinances—with a view toward promoting the rationalization of those housing provisions which relate to the public health—and a study of American and European standards for regulation of room

occupancy and overcrowding, with particular reference to the more accurate measurement of crowding in congested areas and the control of occupancy through the exercise of police powers vested in local health departments. Recognizing that many of those to be accommodated in new public housing projects, if they are to enjoy the full benefits provided, will require instructions in the care and operation of mechanical equipment, in the most effective arrangement of furniture, and in housekeeping practices conducive to health, comfort, and safety, the Committee has established a joint subcommittee with the management division of NAHO which is undertaking to formulate and distribute through appropriate channels a manual or other publication on problems of household operation. Other standing subcommittees on home sanitation, illumination, and recreational facilities report from time to time on significant developments in these fields.

A general publication of the Committee is planned for release during 1940, comprising numerous subcommittee reports and technical papers delivered at recent meetings of the Committee.

The Committee has designed and conducted an educational exhibit on Housing for Health in the Hall of Medicine and Public Health at the New York World's Fair.

Functioning as a clearing-agency of housing information for the public health profession, the Committee maintains a technical reference collection, offers a limited bibliographic service, organizes lectures and discussion sessions at public health conferences and in collegiate departments of public health, and advises with public health agencies on their problems related to housing.

CIO Committee on Housing. The Committee on Housing of the Congress of Industrial Organizations continued its legislative work during the year 1939. It campaigned consistently in Congress in support of the 1939 amendments to the U. S. Housing Act. It also brought the support of state and local CIO organizations to the task of obtaining necessary enabling legislation in a number of states.

As part of its 1940 legislative program, the CIO has urged a graduated increase in the number of subsidized units to be contracted for each year, with the objective of reaching a level of 300,000 dwellings annually. It has urged that certain collateral measures be adopted, such as the reduction of FHA interest rates, in an effort to stimulate private construction to at least 700,000 a year so that a total of 1,000,000 new homes annually would be achieved.

The Committee keeps closely in touch with the progress of local housing authorities and the support given to local programs by CIO city and county councils. In cooperation with the Committee, these councils

have participated actively in local referenda on housing, in efforts to create local authorities and obtain cooperation agreements, and in the solution of numerous local political problems.

The Committee has continued its educational work, conducted since its organization in April, 1938. It also cooperates with the international unions affiliated with the CIO in regard to their special housing problems. This type of activity will probably become more and more important as time goes on.

In the past the CIO has been interested in housing from the point of view of its members as consumers, and as workers in the industries which manufacture building materials. Since the creation of the United Construction Workers Organizing Committee, whose Chairman is A. Dennie Lewis, it has also been concerned with housing from the point of view of the construction workers. The organization of construction labor on an industrial union basis, with the consequent elimination of jurisdictional disputes and restrictions on the use of advanced methods and materials, promises to be of profound significance in the further development of the building industry.

Housing Committee, National Association of Real Estate Boards. The Committee prepared and submitted to the Association as a whole a report that resulted in the Association's passing resolutions that included a request to FHA officials and Congress to give favorable consideration to the modification of the National Housing Act so as to make possible the insurance of mortgages whether on existing or new dwellings upon the same terms, in order that parity in financing opportunities shall obtain between houses that now exist and new construction; the modification of regulations governing large-scale housing projects under Section 207 of Title II of the National Housing Act to provide that the insurance on mortgages be expanded to include architects' fees, commissions, appraisal fees, interest, taxes, and insurance during construction, as well as other incidental charges which by established custom are included in the cost of a project; a resolution on the USHA program that read as follows:

WHEREAS, The National Association of Real Estate Boards is fully aware of the problems of adequately housing the underprivileged citizen and fully recognizes its responsibility in helping solve this problem, and

WHEREAS, The construction and housing under USHA strikes at the fundamental principles of private ownership and development under the American way, and

WHEREAS, Some construction of housing under USHA has been a deterrent to the investment of private capital in new construction because of the type of the project and the locality selected, now, therefore, be it

Resolved, (1) That any further operations of the USHA be located in

slum or blighted areas in our cities in accordance with the original intention of the Act, (2) that wherever feasible development of properties acquired in slum areas be directed to rehabilitation of existing buildings, (3) that only those be accommodated in these projects who are in the lowest income group, and (4) that these projects be required to pay taxes on the same basis as privately owned real property.

Early in 1940 the Housing Committee began negotiations with FHA to work out rules and regulations for the insurance of mortgages on large-scale neighborhood rehabilitation projects. These rules have been formulated and announced by the Federal Housing Administration. The Committee hopes that they will stimulate more rehabilitation and repair of the kind similar to that carried on by Mr. Binns, the Committee Chairman, in Philadelphia.

NAHO REVIEWS THE YEAR

EDMOND H. HOBEN

Assistant Director, National Association of Housing Officials

THE writing of a review of the year affords the staff of the National Association of Housing Officials an opportunity to make the most of its independent but by no means disinterested position in the housing field. While the Association is an organization of public officials and agencies that are doing practical day-to-day work in federal, state, and local public housing agencies, NAHO itself is a private agency. It is also nonpartisan and nonprofit. There is probably some advantage in the staff's divorcement from the day-to-day tasks of NAHO's active members. Independence from the success or failure of any particular local undertaking or the ascendancy or decline of any particular group undoubtedly enables the Association to be more successfully a critic, analyst, prophet, and catalyst. It is to be hoped, however, that in performing the function of catalyst, the Association, unlike the true catalyst that induces action on other substances but remains unchanged itself, will be subject to change in the interests of the welfare of its members and the housing movement.

Because by far the greatest part of the Association's active members are engaged in public housing and, because it is the avowed purpose of the Association to assist in the improvement of housing for low-income groups, it is natural that most of the Association's work during the year and most of the following review should be concerned with public action as it affects low-cost and low-rent housing. Extended statistical material is notably lacking in this review. The reader is referred for this to the accounts of activities of national, state, and local agencies, found elsewhere in this *Yearbook*.

GENERAL HOUSING TRENDS

Methods of collecting and reporting such basic information as volume of residential construction, interest rates, vacancies, rents, building costs, and foreclosures, have been improving constantly during the past eight years. Following the pioneer effort of the Real Property Inventory in Cleveland and the surveys of similar name carried on in 1934 by the Department of Commerce, techniques for measuring the physical and financial aspects of urban housing have developed rapidly. The inclusion of a housing schedule in the current United States decennial census will

provide comprehensive nation-wide housing information for the first time in the history of this country.

There is still much to be done, however, in assuring greater uniformity of technique and regularity of state and local surveys that must be carried on at less than ten-year intervals to render a useful picture of the housing situation. Government at all levels could and should not only make reliable information available upon request, but should publicize the important trends. It is probable that the wide dissemination of such information, together with other forms of public control, would help materially in avoiding alternate periods of oversupply and shortage as serious as those that we have experienced in the past. It is reasonable that citizen John Doe should be able to find out about the condition of the housing market as easily as he can about the weather or the stock market, neither one of which is apt to affect his pocketbook as much as housing.

Volume of Residential Construction. Residential building activity increased faster than general business activity during 1939. The Bureau of Labor Statistics of the U. S. Department of Labor estimates that a total of about 465,000 non-farm dwelling units were built during 1939. This represents an increase of 37 per cent, in terms of number of dwelling units, over the production in 1938 and approaches for the first time in ten years the volume of construction needed to replace those dwelling units lost through fire, demolition, and other causes and to accommodate the normal annual increase in the number of non-farm families. Other factors remaining the same, however, this rate of production will not take care of any of the accumulated shortage of urban dwellings.

Analyzed by building permits rather than by construction contracts awarded, publicly financed housing accounted for over 16 per cent of the total number of dwelling units produced. The increase of 50 per cent in the number of units produced in multi-family or group-type buildings was due entirely to the program of the United States Housing Authority.

Foreclosures. There were 11.5 per cent less non-farm residential mortgage foreclosures in 1939 than in 1938. This marks the sixth consecutive year in the decline of foreclosures. There are indications, however, that the rate is leveling off. By far the largest forecloser was the Home Owners' Loan Corporation. At the end of the year, in spite of previous sales of 80,824 dwelling units, it still retained 77,229. Because HOLC is by far the largest mortgage holder and because most of the properties it took over were on the verge of foreclosure at the time, the subsequent record of foreclosures certainly is not to be wondered at.

The large number of properties that it holds and is prepared to sell is representative, however, of a large over-hang of marketable properties that is likely to prevent any drastic rent increases during 1940 and to help stave off any runaway building boom.

Interest Rates and Loan Practice. Interest rates on loans for residential construction have increased in 3 per cent of the cities, remained steady in 56 per cent, and fallen in 41 per cent, according to a study of 261 communities by the National Association of Real Estate Boards. The $4\frac{1}{2}$ per cent (without mortgage insurance premium) rate encouraged by the Federal Housing Administration undoubtedly is one of the major factors in the decline of the cost of money. The amortized mortgage with equal yearly payments, a basic policy of both FHA and the Federal Home Loan Bank Board group of agencies, has become so widely accepted that very little institutional lending is done on any other basis.

Vacancies. There is an impressive lack of dependable periodic information on vacancy-occupancy. Almost any local public housing agency can testify that vacancies in low-rent housing suitable for occupancy have been subnormal for many years. The National Association of Real Estate Boards' study showed that 45 per cent of reporting cities showed shortages of single-family dwellings in December, 1939, as against 34 per cent reporting shortages a year earlier. The terms "shortage," "oversupply," or "normal supply" are difficult to interpret, however, and the division into single-family and apartment units is not very helpful unless it is accompanied by some breakdown according to rental groups. The marked increase of single-family home construction in peripheral areas of most cities is undoubtedly largely responsible for stable or increasing vacancies in multiple-family dwellings. Incomplete figures of the Department of Commerce showed a decline in vacancies in single-family dwellings in most cities, with vacancies ranging from 1 to 3 per cent at the end of the year.

Rents. Rentals fell gradually during the first six months of the year and then rose to recover lost ground, at which point they were almost exactly the same as at the end of 1930. The high in this nine-year period was reached shortly before the end of 1937. It is unlikely that the volume of public housing available in any community is yet large enough to have any measurable effect on rent levels.

In New York City rent control has come in for discussion. The National Municipal League published a booklet, *Rent Control in War and Peace*. The New York Citizens' Housing Council has drafted a model rent control bill. Probably the only control actually in effect at the present time is a New York law preventing the increase of rentals in old-law

tenements that have not been altered to meet the minimum requirements of the multiple-dwelling law.

In most cities the rent policies of relief agencies continue to force many of the clients into substandard housing. Local officials charged with the enforcement of minimum standards for existing housing find it almost impossible to induce owners of substandard dwellings to improve them as long as the owners are receiving so little rent from relief clients that they cannot meet ordinary operating costs, to say nothing of making a profit. The problem of unfit houses that could be made reasonably satisfactory with a small expenditure is really a more serious one than the problem of houses that are in such bad condition that they could be demolished by compulsory order. The second group, of course, should not be used at all, and relief agencies might do well to see that their funds are not spent for the rental of such houses.

Construction Costs. There are several measurements or indices of construction costs. One of these is the index of the cost of building a standard six-room frame house. It is reported monthly by the Federal Home Loan Bank Board and covers cities in each of the Board's eleven districts. This index showed only a slight increase for the entire year. An increase in material costs apparently offset a slight decline in labor costs. The index of wholesale material costs rose during the last four months of the year and reached a two-year high in the last week. The official building permit figures gathered by the Department of Labor indicated that the gradual lowering in cost per dwelling unit that started in 1936 has continued. This is probably an indication, however, that more units are being built in the low-cost bracket and not an indication of reduced construction costs.

Numerous attacks, varying from research to legal action, are being made on construction costs. Thurman Arnold's attack on restraint and price-fixing in the building industry has been so well publicized that it requires little explanation. From the point of view of all housing agencies, however, it is a development of major significance. Whatever the courts may say or do, it is a fact well known among housers that the building industry, so-called, is a large part confusion and a large part racket. Even the most ardent home-rulers have not had the nerve to claim that local officials and laws could deal with the racketeering side. The Department of Justice seems the best bet, and to many persons the only bet, for breaking up expensive and uneconomic practices.

The effects of breaking up price-fixing are apt to be overestimated, however, especially by those who seem to feel that the reduction in the construction costs of housing would answer all problems. Even a 15 per cent saving in construction costs—which has been estimated, according

to the papers, by members of Arnold's staff—would mean a saving of roughly one-half as much in the annual cost of renting or owning housing. This of course is a saving well worth making, but it would not revolutionize the present set-up of housing agencies, legislation, and program.

Renewed and continued research activities of other federal agencies give promise of some progress in the reduction of construction costs. The plywood panel construction developed by the Forest Products Laboratory has found its way into both public and private use, and we shall soon have information about its performance over a period of years. The Department of Commerce has established a special advisory committee on technical research on new materials and methods of construction. Robert L. Davison, of the Pierce Foundation, brings to the committee the value of his careful research work with the Foundation.

Early in 1940 the Twentieth Century Fund announced a basic study of the need for more and better housing and means for producing it. Miles L. Colean, formerly Deputy Administrator of the Federal Housing Administration and member of the Board of Governors of NAHO, is heading up the Twentieth Century research. Unfortunately, Congress refused to authorize the extension of the National Bureau of Standards' building material survey and testing work. This work that is being done with the close cooperation of USHA and other federal housing agencies will terminate in June, 1940, unless there is further Congressional action.

Overexpansion? There is no question but that the basic mortgage structure of the country has been immeasurably improved by the activities of the federal government. It may be well, however, before the atmosphere is clouded with the apparitions of over-optimism that are customarily conjured up by a first-rate building boom, to question whether or not mortgage lending is in as good position, even with the strong help of FHA and FHLBB, as is usually assumed. Interest rates have reached such a low point and percentage of loans to total value has reached such a high point that, even with the improved amortization scheme now widely used, some of the more experienced lenders are skeptical of the ability of our home-financing structure to stand a first-class shock. They fear that the small equities of 5, 10, or 20 per cent might easily be wiped out by changes in cost of construction, general reduction of rents and price levels, or rapid and severe neighborhood blight—a hazard that is still very imminent in most communities.

AWAKENING TO REALITIES OF BLIGHT

The year 1939 will be remembered for the unmistakable awakening of influential individuals and financial and real estate groups to the un-

pleasant realities of urban blight and decentralization. City planners and housers who have been crying in the wilderness about these trends for some time are not exactly sure how to take the new evidences of interest on the part of groups whose activities in the past have evidenced an unquestioning faith in bigger and better expansion and constantly rising land values. There is reason to believe that the holders of and the dealers in urban residential property are now seriously interested and, with some limitations, in favor of positive city planning, realistic zoning, drafting, and enforcement of minimum standards for existing housing, subdivision control, and some direct activity on the part of public housing agencies. For the housers these attitudes represent a great opportunity for cooperation. Perhaps housers and real estate men can get together on their conviction that the real property taxation system needs drastic revision. The main difference now seems to be that the housers have sidestepped the system as impossible, whereas the real estate group objects to anyone else being exempt from the system as long as their customers are not.

De-Slumping Model Cities. It is both ironic and instructive to note that slum clearance and low-rent housing projects are currently being developed in two of the country's youngest "planned" industrial cities. Gary, the 35-year-old child of the United States Steel Corporation that sprang almost full grown from the sand dunes of northern Indiana, is now clearing its slums. Even more astonishing at first glance would seem to be a public housing program in Kingsport, Tennessee, a "model" city that was planned and built from almost nothing in the year 1915. One might conclude from both of these examples that mere age of structures is not a major factor in the creation of substandard housing conditions. From one example, at least, it could be concluded also that the controls of single ownership of the land, planning, zoning, and building codes are not enough to offset the inevitable construction of substandard dwellings or at least the deterioration of these dwellings to slum status. Probably the answer to part of the puzzle is that families with inadequate incomes are going to create and live under substandard housing conditions in spite of all of the known controls short of actual supplementation of their income and/or the provision of housing by some public agency.

Abundant Plans—Little Action. Many new plans for neighborhood rehabilitation and dwelling repair have been put forward during the year. Most of these involve some form of assistance from government to private enterprise. None of the plans so far has demonstrated the ability of unassisted private enterprise to rehabilitate a neighborhood

and to make dwellings available for families now living in recognized substandard housing.

In Baltimore the Home Owners' Loan Corporation, in cooperation with the local housing authority, has analyzed very thoroughly a certain blighted or semi-blighted area. No positive action in the form of rezoning, replanning, demolition, or repair is known to have resulted so far. The block rehabilitation plan long advocated in New York City and implemented by special state legislation has not yet resulted in the assembly and rehabilitation of a single block. There is no intention to decry the existence of various plans for rehabilitation, but merely to point out the vast difference between plans and theories, and the actual process of rehabilitation.

The efforts of one Philadelphia real estate operator have been helpful in focusing public attention on the subject of repair and rehabilitation. They have not as yet, however, been proved to produce the results claimed, and unfortunately rather too enthusiastic publicity has augmented the unreasonable and undesirable differences of opinion between proponents of public housing and proponents of unassisted private enterprise.

This gap between opinions—already too wide because of the inadequacy of the early public housing program and the lack of decent public relations programs of local authorities—must be closed up before the public, and what is more important the legislators, gets the indelible impression that the interests of public and private groups in housing are inimical, and that the solution of the problem is to be found exclusively in the activities of one or the other. Certainly we need a fair evaluation of what each group can do and much less suspicion on both sides. The housers need not be afraid that there will be insufficient slum and blighted areas to go around should private enterprise really begin operating in this field.

NO-MAN'S-LAND STILL UNCLAIMED

Assuming the continued production of new housing by public agencies at rentals now being attained and even a great expansion of the production of housing by private enterprise, there is still a large group of medium-income families whose needs are not being met. To define this field properly, there is great need to keep in mind the difference between low construction and other capital costs and over-all housing costs. The total annual costs to the renter or purchaser of a dwelling, the mere construction of which cost \$2,500 or less, must be analyzed over a period of years and publicized. Figures that include only loan amortiza-

tion, interest, insurance, and taxes mean very little unless they are supplemented by reliable figures on cost of maintenance and operation, special costs for the installation and operation of utilities that are not furnished as part of the services paid for by taxes in built-up areas, and unduly high transportation costs necessitated by remoteness from points of common travel.

Migratory Tenants. The difficult plight of the family whose income is just too high to render it eligible for tenancy in a public housing project has been made strikingly clear by the recent lowering of rent scales in PWA-built public housing projects. In some of these developments the lowering of rentals plus the increase of incomes of many of the families has rendered one-third or more of the tenants ineligible for further tenancy. While the necessary tenant turnover is being effected as slowly as possible without violating the restrictions imposed by the United States Housing Act of 1937 and the policies of the local housing authorities, it is evident that the evicted families constitute a considerable and yet unsatisfied market.

We are facing a problem that normally would not arise in such acute form until a public housing program had been in operation for a much longer period than we have as yet experienced. If it is argued that the families being evicted were of an income class that should not have been accorded the benefits of subsidized public housing, then the absence of suitable privately owned dwellings for these families at a time when their incomes are higher than at the time of admission into the public projects is even more conclusive evidence of the existence of the no-man's-land in housing. In large northern cities the rent-paying ability of the families to be evicted may range from \$25 to \$35 per month, including shelter, heat, and all utility costs. They represent a very real market for non-profit operation such as cooperatives. The absence of public credit for cooperatives and the slim resources possessed by the families make this problem extremely difficult.

Desire for Adequate Housing. Very significant is the fact that these families have learned something about decent standards and about the advantages of living in a community instead of struggling along as isolated units in blighted or semi-blighted areas where they have been forced to live because of the limitations of their income. Perhaps we have here the beginning of the leavening influence that public housing has had on private enterprise housing in countries where extensive programs of both kinds have gone on side by side.

Possible Adjustments. The ejection of tenants in public housing projects into the no-man's-land of housing focuses attention first on the need for producing housing in this area by other than public means,

and second on the need for some changes in public housing practice. Probably the public housing procedure most feasible for immediate adoption is the restriction of tenant selection to families whose incomes are considerably below rather than just below the level which would necessitate their leaving the project. Admission at these low incomes, plus some reasonable tolerance in overrun of income, might reduce tenant turnover considerably. It is unlikely, of course, that housing developments financed by the United States Housing Authority will make such drastic rent cuts as have been made in the PWA-built projects.

A second procedure, but one that is much more difficult to inaugurate and is open to some legitimate criticism, is that of varying the rentals charged to families in relation to variations in family income. Even if the administrative mechanics of this system could be worked out satisfactorily, it might be rather difficult to explain to the public in this stage of the American housing program just why and how a family of moderate income was allowed to continue residence in a subsidized housing development.

URBAN PUBLIC HOUSING

In contrast to the planning activities of 1938, 1939 has been a year of construction and has also witnessed the beginning of the management phase of the USHA-local public housing program. By the end of the year 145 projects, comprising 58,169 dwelling units, had gone into construction. Seventeen thousand persons moved from substandard dwellings into USHA-aided projects during the year. This movement of families is expected to go on during the first six months of 1940 at the rate of about 4,800 families per month and at a considerably higher rate during the latter half of the year.

Shelter rent averaged \$11.45 per dwelling per month in the South and \$15.80 in the North. The average net construction cost per dwelling unit for the projects that have gone under contract was \$2,831. This is \$670 less than the average for dwellings built by private enterprise as shown by the United States Bureau of Labor Statistics.

Additional cases decided in the state courts of highest jurisdiction brought to nineteen the number of states in which public housing legislation has been sustained. There have been no adverse decisions handed down by these or other highest state tribunals. Important cases pending in Ohio and Colorado supreme courts at the close of 1939 were decided favorably early in 1940.

Legislation. The year ended with the bill authorizing \$800,000,000 more of USHA loans and accompanying subsidies still awaiting action

by the Rules Committee of the House. Having been passed by the Senate and then approved by the House Committee on Banking and Currency with certain important amendments, including the rural housing provision, it will be necessary for it to go before a joint Senate-House committee for reconciliation of differences, if it passes the House in its present form. Early in 1940 an executive committee of local housing authorities was formed to work for the passage of this legislation. Rural housing committees, especially in southern states, are also being formed to advocate this legislation.

At the state level the passage of housing authorities laws in Arizona, Idaho, Missouri, New Mexico, and Washington during 1939 left only Iowa, Kansas, Maine, Minnesota, Nevada, New Hampshire, Oklahoma, South Dakota, Utah, and Wyoming without such legislation. In none of these ten states are either special or regular sessions of the legislatures planned for 1940.

Nonfederal Finance. Following forms and procedures developed chiefly by USHA, several local authorities late in 1939 sold their short-term notes to private underwriters at a fraction of 1 per cent interest. During the first part of the year, USHA had worked with counsel and representatives of a large underwriting syndicate on the debenture for a local authority bond to be sold in the open investment market. Substantial agreement had been reached with the underwriters, and preliminary plans called for an offering of bonds by several local authorities about the first of September. The coming of the war and the unsettling of the bond market about that time forced postponement of these plans. The short-term notes were then determined upon as a half-way step that would save about 2 per cent in the construction costs of projects and also acquaint underwriters and investors with local authorities and their program. Early in 1940 the first definitive long-term bonds of local authorities were sold publicly.

Continuation of such sales will end the necessity of funneling all capital funds for housing construction through federal agencies. It will sharpen the realization both in Congress and among the public at large that the real cost of the program to the federal government is in the amount of the annual contributions that have to be made to assure low rents.

The proportion of capital funds that might be raised directly can only be guessed at now. The bankers agree, however, that if investors accept the securities at all, a very considerable aggregate sum of them could be disposed of, and, inasmuch as the basic security would not be rent collections so much as the contracts with USHA for annual contributions, a very considerable proportion of the cost of subsidized projects un-

doubtedly could be secured from bond buyers. The Bridgeport, Connecticut, housing authority is the only one so far to request annual grants but no loan from USHA. It expects to borrow all of its funds for project development from private sources.

State and Municipal Financing. The entrance of New York State into the business of providing capital funds and subsidies for various forms of low-rent housing is a move of major importance. In comparison with the total need the sums involved at present are not great, but the possibility of substantial state aid and the question of relations between federal and state assistance to local housing authorities have become uppermost in the minds of many of the most thoughtful housing officials of the country. The New York State act, which was a compromise among a dozen or more measures introduced in the legislature, has some bad catches, but its administration has started in capable hands.

Of corollary importance was the beginning near the end of the year of Vladeck City Houses in New York, near a much larger federally-aided project of the New York City Authority. The Vladeck City Houses are the first low-rent development of public subsidized housing in this country without substantial federal aid. It is also the first development in which the local subsidy will be at least in part a cash subsidy raised from a special tax.

Local Authority Organization. By and large, local housing authorities have entered upon their work of project planning and construction without well-thought-through plans of organization and personnel. In most cases the employment of personnel has hinged entirely upon the obtaining of a loan contract from the United States Housing Authority. Previous to this point in development, work was done on a contingent basis, or the small staff that was paid was supported by loans from the local government. Usually the argument that a public housing program "would cost the city nothing" has been used to persuade local officials to inaugurate activity. The use of this argument has made it almost mandatory for housing authorities to repay borrowed funds to the city as soon as funds were obtained from USHA on loan contract. The dependence upon USHA funds has resulted in a sort of hand-to-mouth procedure in the development of a local program and the organization of local authority staff. The record of physical achievement looks a lot better than the internal organization and methods of most housing authorities. Some are developing very rapidly into first-rate operating organizations. Many others have just started in this direction. Still others have simply coasted, considering none of their duties or responsibilities beyond building a project or two, and relying on USHA and outside technicians for nearly all of the facts, ideas, and decisions.

USHA—Local Authority Relations. Relations between the local authorities and USHA are very far from perfect. The rapidly increasing differences among local authorities with respect to personnel, outlook, and organization are making this problem more difficult day by day. A few advanced and ambitious authorities are pressing for a large degree of autonomy, and a larger number of apathetic agencies are calling for and expecting constant nursing by USHA. The desire for more autonomy will be accentuated when a large number of authorities begin managing the projects they are building. Many authorities have been notably humble before USHA's admitted competence in land acquisition and construction details. But for some reason or other, many local board members and staff members rapidly come to feel that their ideas on management are just as good as anyone else's.

Local Authority Personnel. The degree to which even the best local authority can secure and maintain a reasonable measure of autonomy is going to depend largely upon the type of personnel they recruit. In the earliest days of the program it was customary for principal executive or technical positions in a housing authority to be given to people who had performed most of the uncompensated missionary work preceding the availability of any funds. Now with the opportunities for an increase in staff and the need for more formal organization, it is necessary to consider bases of personnel selection other than the mere indebtedness to an individual for past services.

Use of civil service procedure is mandatory in housing authorities in Connecticut, in housing authorities in first-class cities in New York, and in all housing commissions in Michigan. Conformance with these requirements by housing authorities and local civil service commissions has lagged considerably, but tests have been given in New York, Syracuse, and Detroit. The Louisville Housing Commission and the Chicago Housing Authority are working out for their own protection procedures and standards similar to those under civil service.

Management Training. Management positions in public housing are easier of definition than other top administrative positions. The peculiar combination of qualities desirable in a manager, however, make it difficult to find candidates ready-made in any other single profession. To assist persons already engaged in management activity and others who had a serious interest in entering such work, at least three institutions of collegiate grade offered housing management instruction during 1939. In five of NAHO's regional conferences held in late 1939 and early 1940, part of the program was designated exclusively for management. This procedure was devised principally to afford recently appointed management personnel the opportunity to confer with more experienced

officials engaged in management. During the year a number of informal arrangements have been made between local housing authorities to permit the new management personnel of one authority to visit and study practices in going projects of another authority.

At the present time the assured market for management personnel does not appear to be large enough to warrant the establishment of permanent professional instruction facilities of class-room type either within or independent of colleges and universities. Probably occasional institutes held under academic or professional housing auspices, plus the organization and operation of facilities for the training of one housing agency's new personnel on central staffs or in the operating projects of another housing authority, will best answer immediate needs.

The programs of many local housing authorities do not call for any activity beyond the operation of projects now under construction. In such cases, especially where there will be only one or two projects, it is likely that the present chief executive of the housing agency will become in effect, if not in title, a housing manager. This is by no means an ideal situation, particularly if the chief executive has been picked largely for his technical design and construction ability and has little aptitude or interest in management problems. The greatest disadvantages of such an arrangement can be avoided, however, if the new managers of this type are kept in touch with current practice and policies of housing management by professional affiliation with other managers and the attendant interchange of views through the media of special publications and special conferences.

FIRST FRUITS OF EMERGENCY TACTICS

A complete transition from the genuine emergency temporary housing program of the PWA Housing Division to the permanent program of the United States Housing Authority has yet to be made. Still too many public housing agencies are being established on the strength of a "free ride." Too much earmarking of funds is being done with the "get our share" psychology. Too many loan contracts are being signed because of the fear of impending deadlines. Too much project planning is being done without adequate preliminary city planning. Too many housing authorities go about their activities in a quiet or even secretive fashion, believing that the end results will justify all of the public support that is necessary.

The results of these questionable policies and practices are now beginning to be seen. We are discovering stillborn housing authorities for which there may have been a local need but for which certainly there was not, and will not be in the near future, any real demand. Some that

survived the ordeal of birth have been left abandoned without funds or staff. Others have become foster children who are allowed to sit Cinderella-like in a chimney corner of the local municipal scene as long as they content themselves with dreaming of housing projects and do not ask for silver or even ordinary leather slippers.

The position of the housing authority in the local government household is determined largely by its public relations. Altogether too many housing authorities have failed to appreciate fully that they are engaged in public business concerning which all sections of the public—friendly, unfriendly, and those on the fence; citizens, officials, and legislators—have a right to be fully, honestly, and constantly informed. Slowness in developing public relations is particularly dangerous now because during 1939 the natural opponents of public housing enterprise have come more into the open and are engaged more and more in coordinated attacks. Opposition tactics vary all the way from the profession of interest in public housing but the proposal of alternate, really unworkable plans; to the flatfooted denunciation of public housing by groups that have gone so far in one city as to adopt the title "League for the Prevention of Slum Clearance and Low Rent Housing." Local authorities cannot combat opposition by calling names, and they cannot appeal to all groups whose support they might merit if their sole activity is the construction and operation of a USHA-financed housing project.

RURAL HOUSING

Interest in rural housing grew enormously during 1939. This was due partly to the proposed amendment to the U. S. Housing Act of 1937 and related educational activities of USHA among rural groups, and partly to the light thrown upon some of the worst housing conditions among migratory rural workers by *The Grapes of Wrath* and Carey McWilliams' factual counterpart, *Factories in the Field*. At the end of the year general interest and conversation on the subject of rural housing had greatly outrun the supply of administratively practical plans for procedure. The latter are not entirely lacking by any means, but they do need more careful analysis by administrators experienced in the rural field than any one agency has succeeded in giving them so far. There are real dangers in trying to apply urban housing techniques, even with material modifications, to the rural housing problem. Certainly no one questions the need for better rural housing. Many careful students of the question, however, are ready to recognize the differences between urban and rural housing in: the social and economic effect of substandard housing on the community in general, the basis of appeal for support to the local government and the population within

the jurisdiction of that government, the mobility of the individual family to be housed, the administrative problems of supervising construction and management, and the separability of housing from larger questions of economics.

FACING THE FUTURE

Slowly but surely housing is coming of age. In understanding the economics and housing problems and methods, in survey and planning techniques, in housing design and construction, in realizing the need for effective enforcement of standards of sanitation and occupancy, in seeing some possibilities at least in repair and rehabilitation, in professionalizing housing management, in fitting together different types of housing enterprise into a program for all income classes, even in the internal organization, procedures, and methods of housing agencies and their relations to one another, we have gone forward during the last five years.

This is no time, however, for self-satisfaction or smugness. The last six or seven years have been hardly more than a training period. Our performance in the future will determine whether we are really fit to play a big part in providing a decent physical environment for all classes of population, or whether we shall be crippled and stultified by speculative mania, high-pressure selling, partisan politics, and the petty machinations of groups and organizations with whom we must deal. If we stick together and use our heads, individually and collectively, we can do the job that more and more the informed citizens of this country are expecting of housing officials.

THE ASSOCIATION'S 1939 ACTIVITIES

THE purpose of this article is to set forth a brief report of the major activities and changes in the organization and program of the Association during the past year. Observations on the housing movement in general are found in the article *NAHO Reviews the Year*. More detailed accounts of committee activity and the work of the Managers' Division are found on pages 227 and 241, respectively.

Organization. Two basic changes in organization took place during the year. The first was the establishment of a Managers' Division, as authorized by the amendment to the by-laws adopted at the Annual Meeting of the Association in 1938. This is the first of the specialized divisions that may be created within the Association to render more helpful services to its members. It is planned that membership in the Association proper will be a prerequisite to membership in any of the divisions of the Association. This requirement will keep all members in close touch with the general developments in the housing movement and will prevent specialization to such a degree that certain groups of officials might suffer from a narrow point of view.

The second major change was the inauguration of an agency form of membership in July, 1939. Previous to this time the number of local housing authorities that had available funds for anything but a few individual memberships was so small as to render agency membership with a definitely higher schedule of dues and correspondingly higher level of service impractical.

There were established within the Board of Governors two committees, one on Program and Organization and one on Membership. The first of these committees is seeking to adjust the plan of organization of NAHO in such a way that the Association may continue to be an effective force in a scene where the forms and relative importance of various types of public and private housing organizations are constantly changing. It is seeking also to so define the program of NAHO's activities that the Association's relatively limited resources will not be divided among numerous undertakings to the point of ineffectuality, and that the Association may not undertake functions that are being or could be performed better by some other agency.

The second of the committees is devoting its attention to membership promotion, a subject that has received all too little attention because of the preoccupation of the staff and officers with the maintenance of the Association's many service functions. The committee hopes to

work out a plan whereby the services of NAHO will become better known to the hundreds of local officials who are entering the housing field for the first time.

Publications. During the year the three periodical or semi-periodical publications of the Association, namely, *NAHO News*, *Housing Management Bulletin*, and Local Authorities Letters, were continued. These, of course, were supplemented by numerous memoranda, form letters, etc., for the proper conduct of committee business, the calling of meetings, etc. Exclusive of the type of material mentioned above, the Association distributed during the year 14,261 publications. These were divided as follows: 9,571 of its own publications, 3,750 of others' publications, and 940 reprints of others' publications. The 1939 *Housing Yearbook* and seven major special publications were issued during the year.

Conferences. The Association held a Southeast Housing Authorities Conference in Augusta, Georgia, in April; a Florida Housing Authorities Conference in Jacksonville in April; a Conference on Housing Administration and Management for USHA Regions III and IV in Atlanta in October; a similar conference for USHA Region VI in Dallas in October; and its Annual Meeting in Cincinnati in December. Because of unforeseen last-minute difficulties, the extensive three-day Annual Meeting of the Association and the First Annual Meeting of the Managers' Division scheduled for New Orleans in December were abandoned, and a one-day business type meeting in Cincinnati was substituted.

NAHO helped organize, at the request of local housing authorities and other housing groups, two state meetings in New Jersey, two in Pennsylvania, two in Indiana, and one in North Carolina. In addition, it organized a national meeting of Farm Security Administration community managers, held in Chicago.

The Association was represented by one or more staff members at many meetings other than those it planned or conducted itself. These included three international conferences, eleven national conferences, two regional conferences, nine state conferences, and ten special local meetings.

Field Service. A large portion of the Field Service was involved in participation in the conferences mentioned above. However, ninety-seven special field visits were made by the Chief of Field Service, other staff members, or staff consultants. The great increase in the number of active housing agencies has made it necessary more and more to limit the time of field consultation in any one community. Thus the Association has been unable to render extended consultation service

except in a few communities, but rather has used its field contacts to discover the best of current practice and to facilitate the interchange of useful information through NAHO's office.

Staff. The staff during the year consisted of the Director, Assistant Director, Chief of Field Service, supplemented occasionally by per diem consultants, part-time Washington representative, Secretary to the Director, Office Manager and Secretary to the Assistant Director, Publication and Membership Secretary, an apprentice for nine months, half-time clerk, NYA clerk and office girl, and special editorial and stenographic assistance hired on contract or by the hour during peak periods.

The Association continued to cooperate with the fifteen other agencies in the field of public administration associated with it at the Chicago headquarters.¹

¹ A description of all sixteen of the public administration agencies at "1313" may be secured on request from the Public Administration Clearing House, 1313 East 60th Street, Chicago.

COMMITTEE PERSONNEL AND ACTIVITY

THE following reports on committee activity are based essentially on reports of the various committees as submitted to the membership of the Association at its annual business meeting, December 6, 1939, in Cincinnati. The personnel listed is that which served during the major portion of 1939. No changes made late in 1939 or early in 1940 are listed.

COMMITTEE ON TECHNICAL ASPECTS OF HOUSING ADMINISTRATION

Personnel

Chairman: HENRY S. CHURCHILL, Architect

Secretary: CARL FEISS, Instructor and Coordinating Officer, Planning and Housing Division, Columbia University

WALTER WRIGHT ALLEY, Technical Director, Housing Authority of the City of Los Angeles

PIERRE BLOUKE, Architect Adviser, Home Owners' Loan Corporation

GEORGE BROWN, JR., Secretary, New York State Board of Housing¹

JAMES R. EDMUNDS, JR., Chairman, Housing Authority of Baltimore City

BERTRAM E. GIESECKE, Board of Directors, Texas Rural Committee

ALFRED KASTNER, Chairman, Committee on Housing, Washington Chapter, American Institute of Architects

J. FLETCHER LANKTON, Chairman, Peoria Housing Authority

N. STRAUS NAYFACH, Research Technician, Housing Authority of the City of San Antonio

HOWARD DWIGHT SMITH, University Architect and Professor of Architecture, Ohio State University

LAWRENCE V. SMITH, Architect

ALEX LINN TROUT, Technical Director, Detroit Housing Commission

ALLAN TWICHELL, Technical Secretary, Committee on the Hygiene of Housing, American Public Health Association

HOWARD P. VERMILYA, Director, Technical Division, Federal Housing Administration

ROLAND A. WANK, Tennessee Valley Authority

Objectives

The Committee on Technical Aspects of Housing Administration was organized at the Sixth Annual Meeting of the National Association

¹ Now the Division of Housing.

tion of Housing Officials in Washington, D. C., in 1938. Its objectives were to define the administrative problems arising between housing authorities, architects, engineers, landscape architects, the building trades, and other technicians and technical groups dealing with the design of low-cost, low-rental housing projects. It was organized also for the purpose of making suggestions as to the methods of eliminating the above administrative problems, (1) by analyzing them, (2) by direct contacts with organizations, (3) by holding public meetings and institutes in order to promote necessary education and to further methods of cooperation. It was asked also to determine whether or not a special division of NAHO should be organized to deal with technical problems.

Meetings

Besides the first organization meeting held during the 1938 Annual Meeting, there have been three other meetings. The second took place on May 6 and the third and fourth were held on September 24, all of them in Washington. The May meeting was held to discuss replies to a questionnaire sent to all committee members. The agenda comprised the further delineation of the committee's objectives and functions and the outlining of plans to hold a joint conference with the Housing Committee of the American Institute of Architects on the problems of technical relationships. At this meeting activities of the committee were divided into three major groups: (1) research, (2) clearance on technical problems, (3) clearance on administrative aspects of technical problems. It was decided to accept the third as the field of concentration for immediate work. Architects' fees were discussed in detail.

Four subcommittees were set up, as follows:

1. Organization of Technical Institutes
2. Joint Meeting with the American Institute of Architects
3. Field Investigation of Architectural Services and Fees
4. Relationship between Local Housing Authorities and the United States Housing Authority

Chairmen of these four subcommittees are Carl Feiss, Henry S. Churchill, George Brown, and Howard Dwight Smith, respectively.

N. Straus Nayfach was assigned to make a special investigation of Mexican and sub-tropical housing.

Inter-meeting Activity

Following the May meeting a questionnaire on relationships between USHA, local authorities, and architects was prepared, and Mr. Monsees,

Chief of NAHO's Field Service, distributed and discussed these questionnaires with technical directors of local housing authorities and with architects in the course of his routine field work.

A special meeting was held in New York between a few members of the committee and representatives of the A.I.A. Housing Committee to formulate plans for the September meeting to be held in Washington at the time of the national A.I.A. convention.

Joint Meeting with A.I.A.

The four principal subjects of this meeting were:

1. Methods of selection of architects for housing projects.
2. What does decentralization mean in practice?
3. Architectural supervision.
4. How can architects better qualify themselves for housing jobs?

The following resolution was adopted pertaining to the fourth point:

. . . It is felt that a series of training institutes could be of great benefit in preparing the architect to solve the many special problems which he is facing in programming his work and carrying it to a successful conclusion . . . It is therefore moved that a collaboration be effected between the NAHO, AIA, USHA, FHA, FSA, and other federal and local government agencies interested in large scale housing. These institutes would (1) discuss local housing problems, (2) discuss the experience of federal and local authorities, and (3) would benefit from the broad administrative experience of the NAHO.

This resolution was referred to the Convention of the American Institute of Architects that in turn referred it to the Housing Committee of the A.I.A.

September 24 Committee Meeting

On the same day as the aforementioned joint meeting with the A.I.A. Housing Committee, the committee proper met. It was decided that the time was not ripe for the establishment of a separate technical division of NAHO and that the committee therefore should be continued for another year. A list of technical subjects for discussion at the next annual meeting of NAHO was prepared.

Subsequent to this committee meeting, a comprehensive report was received from Mr. Nayfach on the subject of Mexican and sub-tropical housing. The chairman and vice-chairman of the committee recommended that this report be published and distributed to NAHO members in the South and Southwest and to all members of the committee.

Prospects for Future Program

The chairman of the Subcommittee on Organization of Technical Institutes is preparing final recommendations which, though not ready for submission, will probably include the following points: Institutes should take the form of round-table discussions two or three days in duration at architectural schools in strategic locations throughout the United States. These institutes should be sponsored by NAHO, local chapters of the American Institute of Architects, the local housing authorities, and various federal agencies. One director who would travel from one institute to the next would be in charge of general organization and coordination. A special grant of funds would be necessary for this director and his secretarial, travel, and miscellaneous expense. The committee wishes to sponsor further special reports like the one on Mexican and sub-tropical housing, and meetings between technical groups throughout the country, preferably on a regional basis. It is further interested in investigating differences of opinion between USHA and the technical staff of local housing authorities. Further investigation of the relationship between architects and local authorities and architects and USHA is deemed desirable.

LEGAL COMMITTEE

Personnel

Chairman: IRA S. ROBBINS, Counsel, New York State Superintendent of Housing

Secretary: ERNEST J. BOHN, Director, Cleveland Metropolitan Housing Authority

H. A. BERMAN, former Counsel, P.W.A. Housing Division

WALTER F. DODD, Counsel, Illinois State Housing Board

JESSE EPSTEIN, Executive Director, Housing Authority of the City of Seattle

ABRAHAM FREEDMAN, Counsel, Philadelphia Housing Authority

JAMES V. GRAVES, General Counsel, Housing Authority of the City of San Antonio

PHILIP H. HILL, Executive Director, Housing Authority of the City of Charleston (W. Va.)

MORRIS MILLER, Associate Counsel, United States Housing Authority

RICHARD R. QUAY, Counsel, Federal Housing Administration

WALTER G. RAMSEUR, Chairman, Housing Authority of the City of St. Petersburg

MAXWELL H. TRETTER, Counsel, New York City Housing Authority
HENRY WISE, Member, Cambridge Housing Authority

Objectives and Procedure

The purpose of the committee is to study and report upon legal problems affecting the formulation and administration of housing programs and the legal phases of more general administrative issues in housing.

At the first meeting of the committee held in New York on September 1, it was agreed that it was of prime importance for each of the members of the committee to keep in touch with the activities of legal committees of other official and unofficial agencies and for NAHO to obtain their reports and to distribute copies of such reports as might be of assistance to members of NAHO. Contacts were planned, among others, with the National Lawyers Guild—Committee on Social Legislation, Central Housing Committee—Legal Committee, National Association of Municipal Law Officers, American Federation of Housing Authorities, American Bar Association, and with councils or associations of housing authorities currently being formed in the several states.

Program

The committee agreed on the following program:

1. To publish and circulate a detailed analysis of all decisions to date involving the constitutionality or interpretation of housing authority legislation.¹
2. To collect and circulate from time to time court decisions affecting the low-rent housing movement, in order to keep up to date the study mentioned under item 1.
3. To study the so-called "rehabilitation" problem and to issue one or more statements on certain legal and policy aspects thereof. Four members of the committee are preparing memoranda on different aspects of this problem.
4. To cooperate with the NAHO Committee on Rural Housing. Three members of the Legal Committee have been assigned to the Committee on Rural Housing.
5. To prepare and circulate a model memorandum or brief for use in connection with applications for reductions in rates for utility services supplied to low-rent housing projects. This memorandum has been drafted and will be published and circulated shortly.²

¹ This report has been issued as publication No. N111, available from the Association at 25 cents a copy.

² This has been issued as publication No. N116, available free upon request to members of NAHO; 50 cents a copy to others.

6. To keep in touch with developments in the anti-trust investigation of the United States Department of Justice, to circulate information with respect to collusive bidding and other illegal practices, and to follow the work of the Temporary National Economic Committee in so far as it may relate to this subject.

7. To prepare and circulate a statement on the significance, merits, and demerits of the housing amendment to the New York State Constitution. This statement is in preparation.

8. To prepare and circulate a statement relating to the advantages and disadvantages of having low-rent housing projects undertaken by housing authorities as distinct from municipal bureaus or commissions.

9. To prepare charts containing a detailed analysis of all state housing laws for public housing and other particularly relevant state statutes. This analysis¹ would supersede previous analyses published by NAHO and the analysis published by the National Resources Committee in 1938.

COMMITTEE ON RURAL HOUSING

Personnel

W. W. ALEXANDER, Administrator, Farm Security Administration
DR. EUGENE LINDSAY BISHOP, Director of Health, Tennessee Valley Authority

M. P. CATHERWOOD, Chairman, New York State Planning Council

CHARLES S. ERNST, State Welfare Director of Washington

GEORGE B. HAMILTON, Chairman, Georgia State Housing Authority

I. H. HULL, General Manager, Indiana Farm Bureau, Inc.

B. H. KIZER, Chairman, Washington State Planning Council

MURRAY D. LINCOLN, Ohio Farm Bureau Federation

CAREY MCWILLIAMS, Chief, Division of Immigration and Housing of California

W. R. OGG, American Farm Bureau Federation

MONROE OPPENHEIMER, Farm Security Administration

LOUISE STANLEY, Chief, Bureau of Home Economics, U. S. Department of Agriculture

WARREN J. VINTON, Chief Economist and Planning Officer, United States Housing Authority

J. O. WALKER, Director, Resettlement Division, Farm Security Administration

¹ Issued in January as publication No. N113; 50 cents to members of NAHO, \$1 to others.

W. W. WAYMACH, Vice-President, Des Moines Register and Tribune
GEORGE S. WEHRWEIN, Wisconsin State Planning Board

Exploratory Nature

With the formation of the Committee on Rural Housing, NAHO moved into comparatively unexplored territory where difficulties are considerably greater than those in the urban housing field. The committee was organized early in the fall and held its first and only meeting in Chicago at NAHO headquarters November 11. The first part of the meeting dealt with a discussion of the activities of the Farm Security Administration, the Farm Credit Administration, the USHA rural housing plan in cooperation with the Department of Agriculture, the Indiana Farm Bureau work, and the Bureau of Home Economics of the United States Department of Agriculture. From this discussion came a definition of the broad objective of the committee's work, mainly, to define the elements of a sound long-term program to better rural housing and to define the way in which NAHO can best help with such a program.

Immediate Investigation

The following subjects were chosen for immediate investigation and most of them were assigned to various members of the committee for study and reporting back to the committee as a whole:

1. Digest of rural housing information, possibly similar to Dr. Edith Elmer Wood's *Slums and Blighted Areas*.
2. Standards for rural housing, preferably by region, keeping carefully in mind the differences between rural and urban standards.
3. The possibility for a program of rural housing improvement through existing financing agencies.
4. Rural housing education on standards, construction, maintenance, etc., through departments of institutions such as land grant colleges.
5. Further development of the pattern for administration in the USHA rural program.
6. The place of housing in the entire farm economy.
7. Migratory agricultural workers.

COMMITTEE ON PUBLIC RELATIONS OF LOCAL HOUSING AUTHORITIES

Personnel

Chairman: ANDREW S. IDDINGS, Chairman, Dayton Metropolitan Housing Authority

Secretary: ALLAN C. WILLIAMS, Executive Secretary, Illinois State Housing Board

FORREST J. ALVIN, Executive Director, Covington Municipal Housing Commission

W. T. ANDERSON, Vice-Chairman, Macon Housing Authority

JOHN CARROLL, Chairman, Massachusetts State Housing Board; Member, Boston Housing Authority

O. W. L. COFFIN, Secretary, Ohio State Housing Board

SERGEI N. GRIMM, Executive Director, Syracuse Housing Authority

JOHN R. ELLINGSTON, Director, Informational Service Division, United States Housing Authority

HAROLD A. LETT, Member, Newark Housing Authority

C. F. PALMER, Chairman, Atlanta Housing Authority

BORIS SHISHKIN, Housing Committee, A. F. of L.

ANTHONY WAYNE SMITH, Executive Secretary, CIO Committee on Housing

FRANK E. SPAIN, Chairman, Housing Authority of the Birmingham District

MISS ELIZABETH WOOD, Executive Secretary, Chicago Housing Authority

Formation and Early Work

The Committee on Public Relations was organized in 1938 and made a forceful record under the initial chairmanship of John Ihlder. During that year the groundwork was laid for a booklet on public relations, particularly with respect to the work of local housing authorities. At the opening of 1939 several vacancies had occurred on the committee and Mr. Ihlder found it impossible to continue to serve. The committee was reconstituted in 1939 as listed above.

1939 Work

The report mentioned above was put into draft form and circulated for review by members of the committee in midsummer. Because of the pioneering nature of the report and the rapid changes in experience and other source materials, it was felt that the report when published should be considered subject to periodic revision.

Following the receipt of criticisms and suggestions from committee members, the report was published and made available to members of the entire Association.¹ Members of the committee felt that the report upon which they collaborated was particularly weak in the chapters

¹ Issued as publication No. N108. Free to members of NAHO upon request; \$1 a copy to others.

which touched upon the reporting of local housing authority work. The secretary of the committee felt that "the entire field of local authority reporting is notable because a few local agencies have been inspired to make their reporting facilities constitute forecasts and previews of their contemplated program. The bulk of local authority reporting has either suppressed all dramatic experiences or dwelt at length upon routine matters of authority survival."

The secretary of the committee suggests that immediate attention be devoted to the preparation of what might be termed Appendix I to the 1939 report. This might well be a section dealing with the obligation imposed on most housing authorities of making their periodic reports so interesting, so clear, so vigorous, and using such editorial treatment that they constitute forecasts or advance statements of the work to be undertaken by the authority.

COMMITTEE ON LOCAL AUTHORITY ADMINISTRATION

Personnel

Chairman: B. J. HOVDE, Administrator, Pittsburgh Housing Authority

Secretary: CARL L. BRADT, Director-Secretary, Detroit Housing Commission

PAUL E. BELCHER, Chairman, Akron Metropolitan Housing Authority

JOHN A. BREEN, Chairman, Boston Housing Authority

NEIL J. CONVERY, Executive Director, Newark Housing Authority

CHARLES CRAIL, JR., Vice-Chairman, Housing Authority of the City of Los Angeles

NICHOLAS H. DOSKER, Administrator, Louisville Municipal Housing Commission

R. K. CREIGHTON, Executive Director, Raleigh Housing Authority

RAY O. EDWARDS, Executive Secretary, Jacksonville Housing Authority

H. R. EMORY, Executive Director, Housing Authority of the City of Wilmington

JOSEPH A. FOWLER, Executive Director, Memphis Housing Authority

ALVIN M. FROMHERZ, Executive Director, Housing Authority of New Orleans

GEORGE GARTIES, Director, Cincinnati Metropolitan Housing Authority

JOHN G. HUDSON, Chairman and Executive Director, Huntington Housing Authority

EDWARD D. IBBOTSON, Chairman, Municipal Housing Authority of the City of Utica

GUITON M. MORGAN, Executive Director, Austin Housing Authority
ELBERT PEABODY, Chairman, Housing Authority of the City of Augusta
CHARLTON D. PUTNAM, Director, Dayton Metropolitan Housing Authority

P. L. STRAIT, Director, Youngstown Metropolitan Housing Authority
MICHAEL WEINSTEIN, Chairman, Housing Authority of the City of Asbury Park

It will be seen from the above list of personnel that the committee is about equally divided between chairmen of local authorities and chief executive officers of these authorities. An attempt has been made also to achieve good geographical representation and to include authorities in jurisdictions of various sizes.

Purpose

It is the committee's purpose to cooperate with NAHO in developing better administrative procedures, educating and securing more competent personnel, and suggesting methods of improving and advancing the national and local housing programs. The committee feels that the success of the housing program depends largely upon the recruitment and the retaining of competent personnel. Education and in-service training are essential to this end. NAHO should develop this phase of the housing movement by cooperation with educational institutions, civil service commissions, and other agencies dealing with personnel problems. Whereas technical staff can usually be recruited from the professions of architecture, engineering, and city planning, general administrative personnel for local housing agencies needs the benefit of the best of rapidly changing and growing current practice.

Accomplishments and Plans

The committee members have given criticism and advice on two preliminary drafts of the Association's manual on *Local Housing Authority Administration*.¹ The manual represents the first attempt to treat comprehensively the subject of housing administration. It is expected to be expanded and revised from time to time, based largely on experience as interpreted by members of the committee.

With the manual as a basis, NAHO's routine field service can deal more and more with questions of local housing authority organization and administration, and observations made in the field can be used in the revision of the manual.

The committee could be the medium for the expression of local au-

¹ Issued as publication No. N107. Free to members of NAHO upon request; \$2.50 a copy to others.

thorities' points of view in discussions of USHA-local authority relationships.

The committee members, acting individually or as a group, could well continue the review of proposed programs for regional and national meetings of the Association and the contribution of specific subject material at these meetings.

JOINT COMMITTEE ON WELFARE AND HOUSING POLICY

Personnel

BENJAMIN GLASSBERG, Superintendent, Department of Outdoor Relief, Milwaukee, *Chairman and Representative of American Public Welfare Association*

ABRAHAM GOLDFELD, Executive Director, Fred L. Lavanburg Foundation, *Secretary and Representative of National Association of Housing Officials*

American Public Welfare Association representatives:

I. M. BRANDJORD, Administrator, Montana State Department of Public Welfare

RICHARD R. FOSTER, Director, Department of Public Welfare, New Orleans

MISS DOROTHY C. KAHN, formerly Director, Philadelphia County Board of Assistance

LAMAR MURDAUGH, Director, Georgia State Department of Public Welfare

CALVIN NICHOLS, Staff Assistant, Washington State Department of Social Security

FREDERICK C. WALCOTT, Commissioner of Welfare, Hartford, Conn.

National Association of Housing Officials representatives:

JOSEPH P. TUFTS, Executive Director, Pittsburgh Housing Association

JOHN IHLDER, Executive Officer, Alley Dwelling Authority for the District of Columbia

LEON H. KEYSERLING, Deputy Administrator and General Counsel, United States Housing Authority

MISS GLADYS A. LAFETRA, Vice-Chairman, Committee on Relocation of Tenants, Citizens' Housing Council of New York

BLEECKER MARQUETTE, Consultant, Cincinnati Metropolitan Housing Authority

SIDNEY T. STRICKLAND, Member, Massachusetts State Board of Housing

DR. EDITH ELMER WOOD, formerly a member, New Jersey State Housing Authority

Formation of the Joint Committee

In December, 1938, five representatives of the American Public Welfare Association and four of the National Association of Housing Officials met informally in Washington to "discuss and examine the administration of housing and relief programs for contradictions, omissions, and conflicts; to recommend to housing and public welfare officials changes in administrative policy needed to improve the housing of families receiving public assistance"; and in general to coordinate the thinking of both groups.

This preliminary meeting resulted in an agreement to organize a permanent committee and to request the parent organizations to call a conference in 1939 to discuss joint problems. Consequently the two organizations appointed respective members of the joint committee as named above.

A formal organization meeting of the Joint Committee on Welfare and Housing Policy was held in Chicago on April 1, 1939. At that meeting Benjamin Glassberg was elected chairman and Abraham Goldfeld secretary. At the meeting it was agreed to request Louis H. Brownlow, Director of Public Administration Clearing House, to call a joint conference, for which a tentative agenda was prepared.

First Conference

On May 11, 1939, a three-day conference was called by Public Administration Clearing House to discuss the following matters:

1. What agencies should assume primary responsibility for building, reconditioning, and managing decent housing for families who receive part or all of their income from public or private welfare sources? What should be the relationship of these agencies with other governmental and private organizations?
2. What are the basic principles of a sound administrative policy in respect to the payment of rents by welfare agencies?
3. What requirements as to location, structure, equipment, and occupancy should be maintained in the housing of welfare families? Should these standards differ between privately and publicly owned quarters or among new, reconditioned, and existing dwellings?
4. How should welfare, housing, and other public and private agencies share the work of planning, providing, operating, and supervising community facilities and activities in residential neighborhoods for low-income families?
5. In what ways does the housing of migratory or other semi-depend-

ent rural groups differ from the corresponding problems of urban populations?

This conference was attended by fifty-three leading housers and public welfare officials and its deliberations recorded, edited, and published under the title *Housing and Welfare Officials Confer*.¹

Commenting on the conference, Miss Gertrude Springer, in an article, "Where Housing and Welfare Meet," said, "Because this was such a talking conference, it must not be thought that it failed to get somewhere. To be sure it didn't settle anything. That wasn't what it was there for, and it was too smart to try. What happened was that, in the general airing of problems, any ideas which might have lurked in one group or the other that there could be a division of concern or of action blew away like chaff. There can be no clear-cut delineation of whose responsibility is what when it is so plainly evident that the whole problem calls for the closest possible integration of everyone's effort. In fact, crossing lines seem to be, at this stage at least, something to be desired, and if occasionally they get tangled, that is not of great importance as long as they run in the same general direction."

Miss Jane Hoey, Director of the Bureau of Public Assistance, Social Security Board, Washington, who attended the conference, agreed to have her department undertake a detailed study of the basic welfare and housing problems.

In July, 1939, Miss Jean Coman of the United States Housing Authority was loaned to the Board to make the study. The study has been completed and will be released soon. The joint committee will meet at an early date to discuss this study and plan further action.

JOINT COMMITTEE ON HOME MANAGEMENT

Personnel

Representing the National Association of Housing Officials:

ABRAHAM GOLDFELD, Manager, Lavanburg Homes, New York City
RAYMOND E. NELSON, Resident Housing Manager,² Julia C. Lathrop
Homes, Chicago, Illinois

ALONZO G. MORON, Manager, University Homes, Atlanta, Georgia

The rest of the committee consists of representatives from the American Public Health Association, Committee on the Hygiene of Housing.

¹ Distributed by NAHO as publication No. O168, 25 cents. Published as Public Administration Service series No. 67.

² Now resigned.

Objectives

The committee has done little more than organize during 1939. In general it will operate on the hypothesis that correct design and construction of housing facilities for healthful decent living is only part of the solution to the problem. The occupants of housing, whether they be tenants or owners, should have accurate and thorough information on how to get the best results from the facilities that are provided. While many individual housing managers or authorities have been assisting tenants in one way or another to make proper use of their dwellings and equipment, there has been no orderly study of such activities, and the possibilities for outside sources of assistance have not been thoroughly investigated.

THE MANAGERS' DIVISION

Personnel

Chairman: RAYMOND A. VOIGT,¹ Housing Manager, Parklawn, Milwaukee

Secretary Pro-Tem: PAUL L. STANNARD, Manager, Cedar-Central Apartments, Cleveland

(See listing of committees in body of report.)

Background

Beginning with the original NAHO management training school in 1935, housing managers have felt a growing need for a professional organization. By the summer of 1938 the profession had grown sufficiently to warrant such an organization and a committee of managers representing both USHA and FSA projects undertook to lay the groundwork.

When, at the Washington meeting in October, 1938, NAHO's constitution was amended to permit establishment of specialized divisions, the Board of Governors received favorably the Committee's proposal for the establishment of a Managers' Division.

The objectives of the Division, as set forth in the proposed by-laws, are:

1. The improvement of the standards of management practice in the housing field.
2. The interchange and dissemination of management information through meetings, publications, and field service.
3. The development of housing management as part of the career service in housing administration.
4. In general, to band together in one group those persons professionally interested in housing management to improve the knowledge, integrity and efficiency of its members.

The proposal called for the Chairman of the Division to be appointed by NAHO's President for the first year and thereafter elected by the members of the Division. Accordingly, Raymond A. Voigt, Housing Manager, Parklawn, Milwaukee, was appointed as first Chairman. Mr. Voigt appointed a Committee on Organization and Procedure and also designated as Vice-Chairman Carleton F. Sharpe, Community Manager, Greenhills, Cincinnati, and as Secretary Pro-Tem Paul L. Stannard, Manager, Cedar-Central Apartments, Cleveland.

¹Superseded early in 1940 by Carleton F. Sharpe, Community Manager, Greenhills, Ohio.

Charter membership was limited to those persons who were actively managing housing projects and who were members of NAHO in good standing as of October 1, 1938. Forty-nine persons were determined to be eligible under these qualifications and forty-seven of them have accepted charter membership.

The First Year

Although it must continue to function on an informal basis until its first annual meeting, when it will be formally organized, the Managers' Division has nevertheless had an active year.

The Committee on Organization met in Chicago in March, May, and November and has completed a draft of proposed by-laws for submission to charter members.

Four organizational field trips have been undertaken by committee members, visiting the majority of the charter members, obtaining their suggestions and participation, and reporting management experiences for publication.

As a result of these field trips, management reports of fourteen projects have been published in five issues of the *NAHO Housing Management Bulletin*, which is serving as the official organ of the Managers' Division.

A Committee on Training, under the chairmanship of Abraham Goldfeld, Manager, Lavanburg Homes, New York, met in New York in July and outlined a comprehensive program for training of future management personnel, embodying regional seminars, home-study courses, and university training.

The Division, through its Committee on Training, cooperated in planning and conducting a "Housing Management Training Institute" at New York University in July and August and NAHO regional conferences in Atlanta and Dallas in October.

In August officers of the Division met in Chicago with representative managers of FSA projects to discuss common problems and participation in NAHO activities.

In October, a Program Committee under the chairmanship of Eugene P. Opperman, Housing Manager, Parkside, Detroit, met in Cleveland and prepared a program for the Divisions' first annual meeting, which will be held in conjunction with NAHO's 1940 annual meeting. This program will be conducted along seminar lines and will concentrate on specific problems currently being faced by experienced managers of going projects.

Looking Ahead

In all probability, the coming year will be one of considerable expansion for the Managers' Division. The Division will conduct its first annual meeting in conjunction with NAHO's 1940 meeting and formal organization will then be completed, after which the membership should expand steadily.

There is soon to be appointed a Committee on Publications, whose responsibility it will be to improve and enlarge the *Housing Management Bulletin* as the Division's official organ and to prepare and edit other publications of the Division.

Another Committee to be appointed will be one on Research and Records. This Committee will undertake the systematic collection and recording of data from which to establish criteria of management practice for the purpose of improving and standardizing procedures and disseminating such information within the profession.

The Division is vitally interested in the development of an apprenticeship system of management training and expects to develop, through its Committee on Training, a series of outline guides for training future management personnel by apprenticeship in existing projects.

The Division will continue to participate in the NAHO regional conferences and perhaps in some of the conferences held by the various state organizations of housing authorities, as more and more of the latter enter the management stage.

The Managers' Division is the only professional organization for housing managers in this country. Because of the rapid growth of this new profession, the Division accepts as its responsibility a continuing, evolving, long-term program for achieving and maintaining the highest possible standards of housing management practice and administration.

DIRECTORY OF HOUSING AGENCIES

A GAIN during 1939 the number of housing agencies increased markedly. Most of this increase took place among the local public housing agencies commonly known as housing authorities. Two hundred and ninety-four of these authorities are listed in this Yearbook as compared with two hundred and twenty-seven in the previous volume. The increase in county authorities to forty-four denotes a growing interest in the possibility of a rural housing program financed by USHA.

The passage of enabling legislation in five more states during 1939 left only Iowa, Kansas, Maine, Minnesota, Nevada, New Hampshire, Oklahoma, South Dakota, Utah, and Wyoming without such legislation.

Largely because of the increase in the number of housing authorities, a slight change has been made in the Directory of Housing Agencies this year. The local agencies in all three groups—official administrative, official advisory, and unofficial—have been broken down by states. This change has eliminated the need for the geographical section of the Directory presented in the past two years and therefore it is omitted here. Otherwise, the form of the Directory follows that previously used. The name of the person designated as correspondent by each housing agency is marked with an asterisk (*). The address given is the address of this person. It will be noted that housing agencies have no uniform practice about the designation of their correspondent. In some cases the correspondent is a board member of the authority, and in others, an employee. It will be noted, also, that there is no uniformity in the titles of the principal employees whose names are listed.

The listing of a housing agency in the Directory is no index of its activity. Included in the official administrative and the official advisory groups are all agencies that are known to exist officially and that are either engaged in an active program or have some real prospect for such a program. Omitted are agencies that have been officially dissolved and those that have advised the Association that local activity has been abandoned and that there is no prospect for any activity in the future. Because of the exclusion of these "dead" housing agencies, the total count of agencies included in the Directory may be somewhat less than some other published counts.

NAHO maintains up-to-date housing agency directory information at all times. Although such information is published but once a year, members may secure current information on any reasonable number of agencies by addressing the Association.

OFFICIAL ADMINISTRATIVE HOUSING AGENCIES

The Association defines an official administrative housing agency as one created under specific provisions of law, whose purpose is to regulate and/or finance, construct, and manage housing. Although under this definition there may be some difficulty in classifying federal agencies, it has proved to be quite workable in its application to state and local agencies. The name "housing authority" is customarily applied to the local agencies in this group even though, by the terms of the Michigan and Kentucky enabling legislation, they are known as "housing commissions" in those states. All of the state or regional agencies, with the exception of those in Hawaii, New Jersey, New York, and Puerto Rico, have only regulatory or investigational powers. In other words, they cannot finance, construct, or manage housing.

NATIONAL AGENCIES

Farm Security Administration

*W. W. Alexander, *Administrator*

ADDRESS: Farm Security Administration, Washington, D. C.

Federal Home Loan Bank Board

*John H. Fahey, *Chairman*

ADDRESS: Federal Home Loan Bank Board, Washington, D. C.

Federal Housing Administration

*Stewart McDonald, *Administrator*

ADDRESS: Federal Housing Administration, Washington, D. C.

United States Housing Authority

*Nathan Straus, *Administrator*

ADDRESS: North Interior Building, Washington, D. C.

STATE AND REGIONAL AGENCIES

Arkansas State Housing Board

MEMBERS: Vincent M. Miles, Chairman; *G. E. Riddell, Secretary; E. B. Bloom, R. D. Bogart, Mark Valentine

ADDRESS: 321 Union Station, Little Rock, Arkansas

(California) Division of Immigration and Housing

MEMBERS: Mattie Richards Butler, President; J. Earl Cook, Melville Dozier, Jr.

CHIEF: *Carey McWilliams

ADDRESS: California Building, San Francisco, California

Delaware State Board of Housing

MEMBERS: Samuel M. Dillon, President; Joseph S. Hamilton, Frederic W. Kurtz, Roscoe Cook Tindall, William Smith

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

SECRETARY: *Lawrence V. Smith

ADDRESS: 1309 Woodlawn Avenue, Wilmington, Delaware

Florida State Housing Board

MEMBERS: Fred P. Cone (Governor), *George C. Gibbs, W. V. Knott, J. M. Lee, Nathan Mayo

ADDRESS: Tallahassee, Florida

Georgia State Housing Authority

MEMBERS: *George B. Hamilton, Chairman; Henry T. McIntosh, Vice-Chairman; M. D. Collins, Secretary; E. D. Rivers (Governor), John B. Wilson

ADDRESS: State Treasurer's Office, Atlanta, Georgia

Hawaii Housing Authority

MEMBERS: Charles J. Pietsch, Chairman; James Gibb, Vice-Chairman; Arthur R. Keller, Secretary; Elbert J. Botts, George S. Waterhouse

EXECUTIVE DIRECTOR: *A. S. Guild

ADDRESS: P. O. Box 3046, Honolulu, T. H.

Illinois State Housing Board

MEMBERS: Oscar W. Rosenthal, Chairman; C. L. Rice, Vice-Chairman; John Egan, Albert J. Horan, Rupert L. Mills, Mrs. G. A. Tawney

EXECUTIVE SECRETARY: *Allan C. Williams

ADDRESS: Suite 1512, 228 North LaSalle Street, Chicago, Illinois

Indiana State Housing Board

MEMBERS: T. A. Moynahan, President; Dr. Theo Cable, Vice-President; Dr. Verne K. Harvey, Dick Heller, John K. Jennings, George Lommel, Harvey W. Morley

EXECUTIVE SECRETARY: *Walter E. Stanton

ADDRESS: 301 (Balcony) State House, Indianapolis, Indiana

Kansas State Board of Housing

MEMBERS: Board established by state law, but since it is inoperative, personnel is not given. The Board does not wish to receive communications.

Massachusetts State Board of Housing

MEMBERS: John Carroll, Chairman; J. Fred Beckett, Joseph F. Higgins, Philip Nichols, Sidney T. Strickland

DIRECTOR: *John B. Foley

ADDRESS: 20 Somerset Street, Boston, Massachusetts

New Jersey State Housing Authority

MEMBERS: Fred W. Ehrlich, Chairman; Arthur A. Quinn, Sr., Vice-Chairman; Dr. E. E. Agger, Mrs. Warren Somers, Christian H. Ziegler

SECRETARY: *Harry I. Luftman

ADDRESS: 1060 Broad Street, Newark, New Jersey

New York, Division of Housing, State of ‡

STATE COMMISSIONER OF HOUSING: *Edward Weinfeld

ADDRESS: Room 575, 80 Centre Street, New York, New York

‡ Formerly New York State Board of Housing.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

North Carolina State Housing Board

MEMBERS: J. M. Broughton, Chairman; *Eugene Newsom, Secretary;
H. W. Courtney, John Hackney, J. A. Jones
ADDRESS: Durham, North Carolina

Ohio State Board of Housing

MEMBERS: Dillon R. Smalley, Chairman; *O. W. L. Coffin, Secretary;
Ralph Emery, H. J. Halper, Charles H. Jones, Frank L. Raschig,
Charles L. Sherwood
ADDRESS: 410 Wyandotte Building, Columbus, Ohio

Pennsylvania State Board of Housing

MEMBERS: George E. Evans, Chairman; George J. Kohn, Secretary; Alfred
P. Hagen, William B. Ramsey (1 vacancy)
EXECUTIVE DIRECTOR: *Charles V. Doyle
ADDRESS: State Board of Housing, Department of Health, Harrisburg,
Pennsylvania

Puerto Rico Housing Authority

MEMBERS: Frank L. Dorathy, Chairman; Dr. Manuel V. del Valle, Vice-
Chairman; Enrique Calimano, Rafael A. Gonzalez, Dr. Jose Mendin
Sabat
EXECUTIVE DIRECTOR: *Cesar Cordero Davila
ADDRESS: P. O. Box 1206, San Juan, Puerto Rico

South Carolina State Housing Board

MEMBERS: Matthew A. Condon, Chairman; T. W. Woodworth (Mayor),
(3 vacancies)
SECRETARY: *C. G. Shockley
ADDRESS: 1325 Main Street, Columbia, South Carolina

Virginia State Board of Housing

MEMBERS: Dr. I. C. Riggins, Chairman; Thomas B. Morton, Vice-Chair-
man; Dr. William H. Stauffer
SECRETARY: *Hugh R. Pomeroy
ADDRESS: 5 South 10th Street, Richmond, Virginia

MUNICIPAL AND METROPOLITAN AGENCIES

ALABAMA

Andalusia Housing Authority

MEMBERS: *L. E. Brown, Mrs. D. D. Chapman, J. J. Moates, G. W.
Proctor
ADDRESS: Anadalusia, Alabama

Anniston Housing Authority

MEMBERS: J. Ralph Hamilton, Chairman; J. R. Morgan, Vice-Chairman;
W. P. Acker, L. T. Smith, Howard Trammell

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *Walter J. Merrill
ADDRESS: Anniston, Alabama

Birmingham District, Housing Authority of the

MEMBERS: Frank E. Spain, Chairman; G. C. Leigh, Vice-Chairman;
Charles P. Marks, Frank P. Sanford, C. P. Thiemonge
SECRETARY AND EXECUTIVE DIRECTOR: *J. C. deHoll
ADDRESS: P. O. Box 37, Birmingham, Alabama

Colbert County Housing Authority

MEMBERS: *Fred W. Ashe, J. G. Baker, Sam C. Cooke, Charles T. Polk,
Ralph M. Saliba
ADDRESS: 406 Montgomery Avenue, Sheffield, Alabama

Florence Housing Authority

MEMBERS: *Charles L. Haley, Jr., Chairman; Harold S. May, Secretary;
T. T. Hackworth, Jesse J. Marsh, Charles B. Thomas
ADDRESS: P. O. Box 236, Florence, Alabama

Gadsden Housing Authority, Greater

MEMBERS: B. R. Pegram, Chairman; N. N. Christopher, Fred M. Fitts,
J. T. Morgan, John L. Ray
SECRETARY: *Paul W. Hofferbert
ADDRESS: 220 South 8th Street, Gadsden, Alabama

Mobile Housing Board

MEMBERS: Clyde W. Foreman, Chairman; James C. Van Antwerp, Vice-
Chairman; D. H. Edington, Dr. L. W. Hollis, Clarence L. Hutchisson
EXECUTIVE DIRECTOR: *George Fearn, Jr.
ADDRESS: 905 Van Antwerp Building, Mobile, Alabama

Montgomery, Housing Authority of the City of

MEMBERS: John Hodgson, Chairman; L. D. Rouse, Vice-Chairman; Paul
B. Fuller, Dr. T. Brannon Hubbard, Charles Moulthrop
EXECUTIVE DIRECTOR: *Charles P. Rogers
ADDRESS: 528 Bell Street, Montgomery, Alabama

Phenix City, The Housing Authority of the City of

MEMBERS: H. L. Blake, Chairman; E. K. Garrett, Vice-Chairman; P. L.
Musick, Secretary-Treasurer; V. R. Greene, A. A. Roberts
EXECUTIVE DIRECTOR: *Enoch Mathews
ADDRESS: Phenix City, Alabama

Red Level Housing Authority

MEMBERS: E. L. Stough, Jr., Chairman; R. L. Purnell, Vice-Chairman;
*D. B. Foshee, Dr. V. Q. Rawls, C. L. Sellers
ADDRESS: Red Level, Alabama

Tarrant Housing Authority

MEMBERS: *P. P. Vacca, Chairman; R. C. Bartin, Leon Hearn, R. J.
Jones, Charles F. Walters
ADDRESS: Tarrant, Alabama

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

ARIZONA

Phoenix Housing Authority

MEMBERS: The Reverend Emmett McLoughlin, Chairman; Chris Totten, Vice-Chairman; Robert A. Becker, G. W. Bond, Joseph E. Refsnes
 SECRETARY-TREASURER: *William G. Elder
 ADDRESS: 906 Luhrs Tower, Phoenix, Arizona

ARKANSAS

Clark County Housing Authority

MEMBERS: *H. A. Daugherty, Chairman; Allison Allen, John H. Crawford, Buren Hardin, H. W. McMillan
 ADDRESS: Arkadelphia, Arkansas

Fayetteville Housing Authority

MEMBERS: W. R. Spencer, Chairman; L. L. Baxter, Vice-Chairman; *Bernal Seamster, Secretary; S. J. Campbell, J. M. Williams
 ADDRESS: Industrial Building, Fayetteville, Arkansas

Jefferson County Housing Authority

MEMBERS: A. R. Merritt, Chairman; Keelin Anthony, S. W. Blankenship, E. A. Mathews, D. W. Nicks
 CORRESPONDENT: *M. Meade
 ADDRESS: Jefferson County Court House, Pine Bluff, Arkansas

Johnson County Housing Authority

MEMBERS: *Wiley Lin Hurie, Chairman; Charlie Bryant, Don Hamm, Edward H. Patterson, J. T. White
 ADDRESS: The College of the Ozarks, Clarksville, Arkansas

North Little Rock, The Housing Authority of the City of

MEMBERS: W. E. McClure, Chairman; H. J. Wilkins, Vice-Chairman; Troy D. Churchman, Sam Garrett, Dr. J. O. Vance
 EXECUTIVE DIRECTOR: *Laurence J. Berger
 ADDRESS: 101 West Third Street, North Little Rock, Arkansas

Pine Bluff, Housing Authority of the City of

MEMBERS: *P. D. Moses, Chairman; Ed Lee Johnson, Vice-Chairman; Frank X. Hughes, Pinchback Taylor, Jr., W. N. Trulock
 ADDRESS: 116 West Barraque, Pine Bluff, Arkansas

Pope County Housing Authority

MEMBERS: *Henry Hudson, Chairman; Reece Caudle, The Reverend F. H. Heidelberg, J. M. Smallwood, W. F. Turner
 ADDRESS: Russellville, Arkansas

White County Housing Authority

MEMBERS: *H. K. Wood, Chairman; Dr. E. H. Abington, Dr. J. H. Graves, R. L. Hammond, J. A. Neaville
 ADDRESS: Searcy, Arkansas

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

CALIFORNIA

Los Angeles, Housing Authority of the City of

MEMBERS: Nicola Giulii, Chairman; Charles Crail, Jr., Vice-Chairman;
J. E. Fishburn, Jr., Ralph A. McMullen, Mrs. Jessie Terry

EXECUTIVE DIRECTOR: *Charles H. Fennell

ADDRESS: Suite 1250, 1031 South Broadway, Los Angeles, California

Los Angeles, The Housing Authority of the County of

MEMBERS: Isidore B. Dockweiler, Chairman; William A. Simpson, Vice-Chairman; Robert W. Burns, Margarete L. Clark, Joseph E. Schumacher

EXECUTIVE DIRECTOR: *Melville Dozier, Jr.

ADDRESS: 1031 South Broadway, Los Angeles, California

Oakland Housing Authority

MEMBERS: F. A. Ferroggiaro, Chairman; John P. Brennan, Vice-Chairman; Charles D. Carroll, Norman Ogilvie, Hugh S. Rutledge

EXECUTIVE DIRECTOR: *Warren E. Sisson

ADDRESS: 1924 Broadway, Oakland, California

Sacramento Housing Authority

MEMBERS: *Thomas P. Scollan, Chairman; Albert H. Becker, Mrs. Edith W. Cohn, Albert A. Marty, William P. Wright

ADDRESS: 2320 X Street, Sacramento, California

San Francisco, Housing Authority of the City and County of

MEMBERS: Marshall Dill, Chairman; Alexander Watchman, Vice-Chairman; N. E. Ayer, L. M. Giannini, Miss Alice Griffith

EXECUTIVE DIRECTOR: *Albert John Evers

ADDRESS: 525 Market Street, San Francisco, California

Santa Monica, Housing Authority of the City of

MEMBERS: *Ralph Kiewit, Chairman; Jack Neagle, Vice-Chairman; Joseph G. Braun, John Daniell, William Thornbury

ADDRESS: 1112 Bay Cities Building, Santa Monica, California

COLORADO

Denver, Housing Authority of the City and County of

MEMBERS: James Q. Newton, Chairman; James A. Brownlow, Vice-Chairman; Miss Irma M. Greenawalt, Treasurer; Thomas A. Dines, The Reverend John R. Mulroy

EXECUTIVE DIRECTOR: *W. T. Hedgecock

ADDRESS: 409 City and County Building, Denver, Colorado

Pueblo Housing Authority

MEMBERS: Samuel T. Jones, Jr., Chairman; Ben Bayliss, Simon F. Elliott, J. W. Goss, Curtis P. Ritchie

EXECUTIVE DIRECTOR: *E. W. Corn

ADDRESS: City Hall, Pueblo, Colorado

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

CONNECTICUT

Bridgeport Housing Authority

MEMBERS: *The Reverend Stephen J. Panik, Chairman; John E. Lyddy, Vice-Chairman; John J. O'Brien, Treasurer; Harold Barker, Anthony Ciresi

SECRETARY AND EXECUTIVE DIRECTOR: Harold C. Poole

ADDRESS: 79 Church Street, Bridgeport, Connecticut

Enfield, Housing Authority of the Town of

MEMBERS: *Elliott I. Petersen, Chairman; The Reverend Paul J. Bartlewski, Francis J. Fahey, The Reverend E. Dent Lackey, Dr. R. H. Stow

ADDRESS: 58 Main Street, Thompsonville, Connecticut

Hartford, The Housing Authority of the City of

MEMBERS: Stillman F. Westbrook, Chairman; William A. Scott, Vice-Chairman; G. Burgess Fisher, Secretary-Treasurer; Bruce Caldwell, The Reverend William K. Hopes

EXECUTIVE SECRETARY: *Russel H. Allen

ADDRESS: 525 Main Street, Hartford, Connecticut

New Britain, The Housing Authority of the City of

MEMBERS: Tigran S. Serguis, Chairman; Dr. William J. Watson, Vice-Chairman; Mrs. Marian Jones Mag, The Reverend Dr. John Pitrus, Anthony Rao

EXECUTIVE DIRECTOR: *William D. McCue

ADDRESS: Room 303, 272 Main Street, New Britain, Connecticut

New Haven, The Housing Authority of the City of

MEMBERS: Dr. C.-E. A. Winslow, Chairman; George W. Crawford, Vice-Chairman; Miss Elizabeth G. Fox, William M. Hotchkiss, Joseph T. Rourke

DIRECTOR AND SECRETARY: *B. M. Pettit

ADDRESS: 157 Church Street, New Haven, Connecticut

Norwalk, Housing Authority of the City of

MEMBERS: Samuel Roodner, Chairman; Andrew J. Collins, Vice-Chairman; James L. Burley, The Reverend Francis J. Sugrue, Charles C. Swartz

EXECUTIVE DIRECTOR: *J. C. Shaughnessy

ADDRESS: 44 North Main Street, Norwalk, Connecticut

Stamford, Housing Authority of the City of

MEMBERS: Walter H. Wheeler, Jr., Chairman; The Reverend Dr. George Stewart, Vice-Chairman; Clarence W. Bell, William H. Connelly, Miss Dorothy Heroy

EXECUTIVE SECRETARY: *Thomas H. Yardley, Jr.

ADDRESS: 303 Main Street, Stamford, Connecticut

DELAWARE

Wilmington Housing Authority

MEMBERS: Stanley B. Hearn, Chairman; Thomas Donaldson, Vice-Chair-

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

man; *Charles C. Kurtz, Secretary; Robert D. Kemp, Charles P. Maroney, I. Elmer Perry
ADDRESS: Delaware Avenue and Tatnall Street, Wilmington, Delaware

DISTRICT OF COLUMBIA

Alley Dwelling Authority for the District of Columbia

MEMBERS: Melvin C. Hazen, Chairman; David Lynn, John Nolen, Jr.
EXECUTIVE OFFICER: *John Ihlder
ADDRESS: Benjamin Franklin Station, Washington, D. C.

FLORIDA

Daytona Beach, Housing Authority of the City of

MEMBERS: J. Frank Isaac, Chairman; J. L. Gresham, Vice-Chairman; Mrs. Mary McLeod Bethune, Bryant S. Bond, John V. Roberts
EXECUTIVE DIRECTOR: *Robert A. Merrell
ADDRESS: P. O. Box 830, Daytona Beach, Florida

Fort Lauderdale, Housing Authority of the City of

MEMBERS: *L. S. Remsberg, Chairman; F. L. Miller, Vice-Chairman; R. E. Dye, William G. Hardy, George E. Haskins
EXECUTIVE SECRETARY: John E. Coryell
ADDRESS: P. O. Box 58, Fort Lauderdale, Florida

Jacksonville Housing Authority

MEMBERS: William A. Stanly, Chairman; James T. Daniels, Vice-Chairman; Joseph M. Erskine, Louis R. Fendig, George W. Simons, Jr.
EXECUTIVE DIRECTOR: *Ray O. Edwards
ADDRESS: 3905 Brentwood Avenue, Jacksonville, Florida

Key West Housing Authority

MEMBERS: *Fred J. Dion, Chairman; Franklin Albert, Acting Secretary; Wallace B. Kirke, J. Lancelot Lester, Hugh Williams
ADDRESS: 514 Southard Street, Key West, Florida

Lakeland Housing Authority, City of

MEMBERS: *John R. Wright, Chairman; Paul A. Colton, Vice-Chairman; Ted Bergman, P. D. Goodyear, H. M. Sanborn
ADDRESS: P. O. Box 546, Lakeland, Florida

Miami, Housing Authority of the City of

MEMBERS: Hugh P. Emerson, Chairman; Harry H. Hector, Arthur William Kneibler, Peter McCabe, George C. Stembler
EXECUTIVE DIRECTOR: *Harry W. Watts
ADDRESS: Drawer 1861, Miami, Florida

Miami Beach Housing Authority

MEMBERS: Guy W. Ellis, Chairman; J. A. Benson, Edison Kipp, D. Richard Mead, B. F. Schoenberg
EXECUTIVE DIRECTOR: *Morse B. Pringle
ADDRESS: Seventh Floor, City Hall, Miami Beach, Florida

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Orlando, Housing Authority of the City of

MEMBERS: The Very Reverend M. E. Johnson, Chairman; George W. Johnson, Vice-Chairman; George F. Brass, Walter C. Lee, Frank W. Tower

EXECUTIVE DIRECTOR: *Colin Murchison

ADDRESS: 808 South Division Street, Orlando, Florida

Pensacola Housing Authority

MEMBERS: Norvin S. Veal, Chairman; R. C. Caldwell, M. D. Lambert, Julius F. Wernicke, Herman White

EXECUTIVE DIRECTOR: *Thomas A. Johnson

ADDRESS: P. O. Box 1627, Pensacola, Florida

St. Augustine, Housing Authority of the City of

MEMBERS: J. B. Dodd, Chairman; Peter R. Perry, Vice-Chairman; Israel Feiden, Secretary; S. C. Middleton, Harold Ryman

CORRESPONDENT: *R. B. Meserve

ADDRESS: City Hall, St. Augustine, Florida

St. Petersburg, Housing Authority of the City of

MEMBERS: Walter G. Ramseur, Chairman; Edwin B. Ellis, Vice-Chairman; R. G. Blanc, W. K. Cleghon, A. M. Wing

EXECUTIVE DIRECTOR: *Emil A. Nordstrom

ADDRESS: Chamber of Commerce Building, St. Petersburg, Florida

Sarasota Housing Authority

MEMBERS: Benton W. Powell, Chairman; Benton J. Drymon, Vice-Chairman; C. L. McKaig, Charles Mills, Floyd L. Zeigler

EXECUTIVE DIRECTOR: *George C. Shute

ADDRESS: 165 6th Street, Sarasota, Florida

Tampa, Housing Authority of the City of

MEMBERS: Arthur R. Christy, Chairman; David A. Falk, Vice-Chairman; Edward W. Haden, Lawrence Hernandez, Peter Taylor

EXECUTIVE DIRECTOR: *Major M. J. Mackler

ADDRESS: 418 First National Bank Building, Tampa, Florida

West Palm Beach, Housing Authority of the City of

MEMBERS: Richard P. Robbins, Chairman; Stanley Peeler, Vice-Chairman; I. G. Atwell, Ed Lang, W. E. Poland, Jr.

EXECUTIVE DIRECTOR: *L. Dale Zent

ADDRESS: Palm Beach County Court House, Room 315, West Palm Beach, Florida

GEORGIA

Athens Housing Authority

MEMBERS: E. B. Braswell, Chairman; C. A. Trussel, Vice-Chairman; W. T. Forbes, Sr., R. V. Watterson, James White, Jr.

SECRETARY AND EXECUTIVE DIRECTOR: *Joel A. Wier

ADDRESS: P. O. Box 378, Athens, Georgia

Atlanta Housing Authority

MEMBERS: C. F. Palmer, Chairman; James D. Robinson, Jr., Vice-Chair-

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

man; A. Robert Dorsen, Treasurer; Frank C. Etheridge, O. M. Harper
EXECUTIVE DIRECTOR: *James H. Therrell
ADDRESS: First National Bank Building, Atlanta, Georgia

Augusta, Housing Authority of the City of

MEMBERS: Elbert Peabody, Chairman; Lee Blum, Vice-Chairman; The
Reverend John E. Hines, Dr. Phillip Mulherin, Dr. E. C. Peters
EXECUTIVE DIRECTOR: *Hal R. Powell
ADDRESS: 2100 Broad Street, Augusta, Georgia

Brunswick, The Housing Authority, City of

MEMBERS: A. J. Gordon, Chairman; J. M. Armstrong, Dr. J. B. Avera,
R. A. Gould, Alton H. Perry
EXECUTIVE DIRECTOR: *J. Hunter Hopkins
ADDRESS: 311 Gordon Building, Brunswick, Georgia

Columbus, The Housing Authority of

MEMBERS: Theodore J. McGee, Chairman; W. J. Fielder, Vice-Chairman;
A. H. Chapman, Meyer A. Goldstein, E. J. Knight
EXECUTIVE DIRECTOR: *Brown Nicholson
ADDRESS: Trust Company of Columbus Building, Columbus, Georgia

Decatur Housing Authority

MEMBERS: *C. H. Blount, Chairman; A. R. Almon, C. Murphy Candler,
Mrs. J. A. McCrary, Dr. W. S. Nelms
ADDRESS: Decatur, Georgia

Macon Housing Authority

MEMBERS: J. Clay Murphey, Chairman; W. T. Anderson, Vice-Chairman;
Ernest D. Black, Wallis G. Cobb, George R. Williams
EXECUTIVE DIRECTOR: *Jack M. Cutler
ADDRESS: Municipal Auditorium, Macon, Georgia

Marietta Housing Authority

MEMBERS: T. C. Branson, Chairman; Max Pittard, Vice-Chairman; L. H.
Atherton, B. F. Boatner, W. B. Tate
EXECUTIVE DIRECTOR: *Paul A. Gregory
ADDRESS: Marietta, Georgia

Milledgeville Housing Authority

MEMBERS: *L. S. Fowler, Chairman; Morgan Thompson, Vice-Chairman;
Joe T. Andrews, O. M. Conn, Grover May
ADDRESS: Milledgeville, Georgia

Rome, Housing Authority of the City of

MEMBERS: Wilson M. Hardy, Chairman; S. A. Marshall, Vice-Chairman;
Alfred Lee Barron, Wallace Grant, U. N. Howell
EXECUTIVE DIRECTOR: *O. P. Willingham
ADDRESS: P. O. Box 195, Rome, Georgia

Savannah Housing Authority

MEMBERS: Fred Wessels, Chairman; D. T. Simpson, Vice-Chairman;
Herbert L. Kayton, William J. Kehoe, D. T. Simpson, W. Hugh
Stephens

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *W. H. Stillwell

ADDRESS: 208 American Bank Building, Savannah, Georgia

Thomas County Housing Authority

MEMBERS: E. W. McMillan, Chairman; Arthur Knapp, Vice-Chairman; C. C. Griffin, Jr., Grady Knight, George S. Stephenson

EXECUTIVE DIRECTOR: *E. C. Mann

ADDRESS: Thomas County Court House, Thomasville, Georgia

Thomasville Housing Authority

MEMBERS: *W. C. Ball, Chairman; Lee Kelly, Vice-Chairman; W. E. Beverly, F. L. Forrester, W. Lewis Wilson

ADDRESS: Thomasville, Georgia

IDAHO

Buhl Housing Authority

MEMBERS: Fred Harting, Chairman; *George L. Likeness, Secretary-Treasurer; Glen Buckendorf, Harry McFarlane, O. L. Smith

ADDRESS: Buhl, Idaho

Kimberly Housing Authority

MEMBERS: Ralph Medcalf, Chairman; Mr. Belwood, Carl Emerson, Harold Hove, A. G. Wilson

SECRETARY: *Mervin B. Gill

ADDRESS: Kimberly, Idaho

Nampa Housing Authority

MEMBERS: No information available

Twin Falls Housing Authority

MEMBERS: Mr. Duvall, Chairman; *Eugene Scott, Secretary-Treasurer; H. H. Hedstrom, Miss Vernis Richards, Captain C. H. Thomas

ADDRESS: Twin Falls, Idaho

ILLINOIS

Alexander County Housing Authority

MEMBERS: *Dr. James S. Johnson, Chairman; H. L. Yates, Vice-Chairman; John B. Greaney, T. D. Johnson, Dr. H. A. Moreland

EXECUTIVE DIRECTOR: James S. Johnson, Jr.

ADDRESS: 300-A Halliday Estate Building, Cairo, Illinois

Champaign County Housing Authority

MEMBERS: Robert L. Gordon, Chairman; Henry E. Buckner, A. J. Flynn, Frank Smith, Maurice B. Skelton

EXECUTIVE DIRECTOR: *Elmer P. Hoggatt

ADDRESS: Court House, Urbana, Illinois

Chicago Housing Authority

MEMBERS: Joseph W. McCarthy, Chairman; Coleman Woodbury, Vice-Chairman; Edgar L. Schnadig, Treasurer; Patrick F. Sullivan, Robert Taylor

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE SECRETARY: *Miss Elizabeth Wood
ADDRESS: 208 South LaSalle Street, Chicago, Illinois

Coles County, Housing Authority of

MEMBERS: Virgil Sampson, Chairman; P. N. Kelly, Vice-Chairman; H. B. Black, The Reverend H. L. Hayes, Henry Schubert

EXECUTIVE DIRECTOR: *W. B. Foltz
ADDRESS: 1121 Jefferson Street, Charleston, Illinois

Danville, Housing Authority of the City of

MEMBERS: Joseph S. Belton, Chairman; George F. Edmund, Vice-Chairman; Clarence Campbell, Clifford R. Klayer, Joseph P. Pahlen

EXECUTIVE DIRECTOR: *Charles E. Leverenz, Sr.
ADDRESS: 1112 East Main Street, Danville, Illinois

Decatur Housing Authority

MEMBERS: Dr. Edward S. Boyer, Chairman; Alva R. Forbes, J. C. Hostetler, Marten E. Morthland, William S. Threlfall

CORRESPONDENT AND ATTORNEY: *Thomas H. Armstrong
ADDRESS: Citizens Building, Decatur, Illinois

Galesburg Housing Authority

MEMBERS: Lyle C. Brown, Chairman; John H. Cox, Vice-Chairman; E. F. Cramer, Treasurer; Harlan Little, George V. Tobin

ATTORNEY: *Richard J. Neagle
ADDRESS: 19 East Main Street, Galesburg, Illinois

Gallatin County Housing Authority

MEMBERS: *Max H. Galt, Chairman; W. H. Brinkley, R. N. Harmon, H. F. Howell (Mayor); Earl L. Rich

ADDRESS: Shawneetown, Illinois

Granite City Housing Authority

MEMBERS: *Charles Habekost, Chairman; Roy Huff, Vice-Chairman; Herman F. Droege, Ralph V. Johnson, Charles W. Moerlien

ADDRESS: City Hall, Granite City, Illinois

Henry County, Housing Authority of

MEMBERS: Arthur Cook, Chairman; P. D. Adler, First Vice-Chairman; Joseph Van Hyfte, Second Vice-Chairman; *C. E. Humphrey, Secretary (1 vacancy)

ADDRESS: 125 North Tremont Street, Kewanee, Illinois

LaSalle County Housing Authority

MEMBERS: Phillip J. Mueller, Chairman; Stanley Clark, Vice-Chairman; Nathan Fleming, Andrew O. Fox, Sam Myer

EXECUTIVE DIRECTOR: *Henry O. Denhardt
ADDRESS: LaSalle County Court House, Ottawa, Illinois

Madison County Housing Authority

MEMBERS: Joseph Kelahan, Chairman; Joseph Grenzer, Vice-Chairman; *Robert M. Kearney, Secretary Pro Tem; Dute Braner, Clarence H. Hale

ADDRESS: Bohm Building, Edwardsville, Illinois

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Montgomery County Housing Authority

MEMBERS: *Walter C. Fricke, Chairman; Dom A. Bertolino, James Davis, William Elledge, James Hilt, The Reverend James E. Reynolds
ADDRESS: County Board of Supervisors, Hillsboro, Illinois

Peoria Housing Authority

MEMBERS: Emil Locher, Chairman; Michael B. Crowley, First Vice-Chairman; Jack Kinsella, Second Vice-Chairman; Frank E. Mehrings, Secretary, C. D. Henry, Treasurer
EXECUTIVE DIRECTOR: *Elmer Jolly
ADDRESS: 719 Alliance Life Building, Peoria, Illinois

Quincy Housing Authority

MEMBERS: Kenneth A. Elmore, Chairman; Edgar Wisherd, Vice-Chairman; *Mrs. Carl Schmeideskamp, Secretary; Elmer Lampe, John T. Reardon
ADDRESS: Quincy, Illinois

Rock Island Housing Authority, City of

MEMBERS: *George W. Arnett, Chairman; Frank Budelier, Vice-Chairman; Franklin F. Wingard, Secretary Pro Tem; Harry Cleveland, Jr., Ben Jacobsen
ADDRESS: 215 Safety Building, Rock Island, Illinois

St. Clair County Housing Authority

MEMBERS: R. F. Rucker, Chairman; Paul A. Schlafly, Vice-Chairman; Emmett P. Griffin, Fern R. Rauch, Roland H. Wiechert
EXECUTIVE DIRECTOR: *Fred G. Austin
ADDRESS: 901 Spivey Building, East Saint Louis, Illinois

Springfield Housing Authority

MEMBERS: John E. Sankey, Chairman; James W. Dunigan, Vice-Chairman; J. D. Myers, Secretary; Major Robert A. Byrd, Treasurer; J. Earl Welch
EXECUTIVE DIRECTOR: *Hugh J. Dobbs
ADDRESS: 225½ South Fourth Street, Springfield, Illinois

Tazewell County Housing Authority

MEMBERS: G. R. Hackler, Albert La Fronz, J. B. Lewis, Paul Lohman, R. F. Whitfield
CORRESPONDENT: *Louis P. Dunkelberg
ADDRESS: Zerwehk Building, Pekin, Illinois

INDIANA

Alexandria Housing Authority

MEMBERS: George R. Lindley, Chairman; W. G. May, Vice-Chairman; *Chesley H. Thomas, Secretary-Treasurer, R. B. Emshwiller, Joel M. Jones
ADDRESS: 117 North Harrison Street, Alexandria, Indiana

Bluffton Housing Authority

MEMBERS: *William Thoma, Chairman; Amos Gerber, Byrl J. Masterson,

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

J. C. Moynihan, S. A. Valentine

ADDRESS: Bluffton, Indiana

Brazil, The Housing Authority of the City of

MEMBERS: Charles F. Maurer, Chairman; Blanche E. Luce, Vice-Chairman; *Ray L. Coughanowr, Secretary-Treasurer, Frank H. Cooper, William J. Tipton

ADDRESS: Brazil, Indiana

Decatur Housing Authority

MEMBERS: *Nathan Nelson, Chairman; John DeVoss, T. F. Graliker, Robert Heller, James Kocher, Jr.

ADDRESS: Decatur, Indiana

Delaware, Housing Authority of the County of

MEMBERS: Francis W. Finan, Chairman; Gilbert F. Meade, Vice-Chairman; Herschel W. Life, Joseph T. Meredith, Glenn E. Richman

EXECUTIVE DIRECTOR: *H. L. Carr

ADDRESS: P. O. Box 869, Muncie, Indiana

Dunkirk, Housing Authority of

MEMBERS: Earl Merry, Vice-Chairman; *John Hoover, Secretary; George Baker, Charles Rees (1 vacancy)

ADDRESS: 324 North Main Street, Dunkirk, Indiana

Fort Wayne Housing Authority

MEMBERS: William B. F. Hall, Chairman; David Lewis, Vice-Chairman; Ernest C. Gallmeier, Hugh Keegan, Albert H. Schaaf

EXECUTIVE SECRETARY: *John Essig

ADDRESS: 414 South Clinton Street, Fort Wayne, Indiana

Gary, Housing Authority of the City of

MEMBERS: Hartley Replogle, Chairman; Jack Lazerwitz, Vice-Chairman; M. C. Coffing, L. A. O'Donnell, John Radigan

EXECUTIVE SECRETARY: *Kenneth Parmelee

ADDRESS: City Hall, Gary, Indiana

Hammond Housing Authority

MEMBERS: *William J. Harrigan, Chairman; Mrs. Lauretta Coleman, Vice-Chairman; Numo T. Bagaloff, Mathias F. Hafner, Albert G. Guise

EXECUTIVE DIRECTOR: F. Marshall Smith

ADDRESS: 6817 Delaware Avenue, Hammond, Indiana

Huntington Housing Authority

MEMBERS: Nevin F. Walknetz, Chairman; Cornelius B. Kauff, Cora L. Lowe, Dietrich H. Schroeder, Earl S. Vernerder

SECRETARY-TREASURER: *Louis A. Hohe

ADDRESS: 216 North Jefferson, Huntington, Indiana

Jeffersonville City Housing Authority

MEMBERS: Homer D. Smith, Chairman; *Clifton Gilbert, Secretary; Edgar C. Dunn, Bryan Fifer, Robert C. Leonard

ADDRESS: Jeffersonville Board of Trade, Jeffersonville, Indiana

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Kokomo, Housing Authority of

MEMBERS: Charles R. Love, Chairman; Willard Seagrave, Vice-Chairman;
Lloyd A. Beatty, H. Alva Edwards, Donald F. Meade
EXECUTIVE DIRECTOR: *Dennis F. Taylor
ADDRESS: P. O. Box 605, Kokomo, Indiana

Lawrenceburg, Housing Authority of the City of

MEMBERS: *The Reverend Herbert Goetz, Chairman; Mrs. Lee O.
Burkam, Secretary; John H. Russe, Alfred M. Schneider, Hyman Her-
man Schultz
ADDRESS: 346 Walnut Street, Lawrenceburg, Indiana

Muncie, Housing Authority of the City of

MEMBERS: John C. Banta, Chairman; Park Gillespie, Vice-Chairman;
Francis W. Finan, Clarence Krull, Hubert L. Parkinson
EXECUTIVE SECRETARY: *Ross Dowden
ADDRESS: P. O. Box 1123, Muncie, Indiana

New Albany, Housing Authority of the City of

MEMBERS: Mack Harp, Chairman; J. N. Reisz, Vice-Chairman; Russell
Baker, Clarence Hinkle, Frank Warmoth
EXECUTIVE SECRETARY: *Evan A. McLinn
ADDRESS: 517-521 Elsby Building, New Albany, Indiana

New Castle Housing Authority

MEMBERS: *Walter F. Wilkinson, Chairman; Scott B. Chambers, Vice-
Chairman; Nathan Dunn, Mrs. Lydia Hanns, R. H. Van Buskirk
ADDRESS: New Castle, Indiana

Richmond Housing Authority

MEMBERS: Earl Allen, Vice-Chairman; Charles E. Hartzell, Robert Heun,
Howard Wettig (1 vacancy)
EXECUTIVE DIRECTOR: *Charles M. Flaig
ADDRESS: 309 American Trust Building, Richmond, Indiana

Vigo, Housing Authority of the County of

MEMBERS: Clarence Curley, Chairman; Maurice A. Fox, Vice-Chairman;
Will Adams, David W. Aten, Jack Slaven
SECRETARY-TREASURER: *Carl N. Miller
ADDRESS: 515 Ohio Street, Terre Haute, Indiana

Vincennes Housing Authority

MEMBERS: Norman F. Arterburn, Chairman; Marion Gould, John Harti-
gan, Chester H. Huston, Frank Oliphant, Jr.
EXECUTIVE SECRETARY AND COUNSEL: *Matthew E. Welsh
ADDRESS: LaPlante Building, Vincennes, Indiana

KENTUCKY

Covington Municipal Housing Commission

MEMBERS: William F. Burke, Chairman; William Beuttel (Mayor), Linus
Hand, Dr. Lucas J. Lee (1 vacancy)
EXECUTIVE DIRECTOR: *Forrest J. Alvin
ADDRESS: 2940 Madison Avenue, Covington, Kentucky

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Dayton Municipal Housing Commission

MEMBERS: *William Tharp, Vice-Chairman; Martin H. Held, David Holmes (2 vacancies)

ADDRESS: Dayton, Kentucky

Frankfort Municipal Housing Commission

MEMBERS: D. D. Smith (Mayor), Chairman; J. M. Perkins, Vice-Chairman; Dr. C. T. Coleman, Dr. L. T. Minish, Fred J. Sutterlin

EXECUTIVE DIRECTOR: *Kent K. Kern

ADDRESS: P. O. Box 67, Frankfort, Kentucky

Lexington Municipal Housing Commission, City of

MEMBERS: Dr. Frank L. McVey, Chairman; Harry E. Bullock, Vice-Chairman; William T. Fowler, T. Ward Havelly (Mayor), G. Frank Vaughan, Sr.

EXECUTIVE DIRECTOR: *C. H. Berryman

ADDRESS: 600 Blue Grass Park Drive, Lexington, Kentucky

Louisville Municipal Housing Commission

MEMBERS: W. G. Simpson, Chairman; Harry W. Schacter, Vice-Chairman; J. Everett Harris, Mrs. William Kirwan, Joseph D. Scholtz (Mayor)

TECHNICAL DIRECTOR: *George H. Sager, Jr.

ADDRESS: Room 1013, Realty Building, Louisville, Kentucky

Newport Municipal Housing Commission

MEMBERS: Dr. E. H. Scheer, Chairman; The Reverend M. R. Delaney, Vice-Chairman; *William J. Higgins, Secretary; John Maher, The Reverend O. W. Robinson

ADDRESS: Court House, Newport, Kentucky

Paducah Municipal Housing Commission, City of

MEMBERS: Dr. Vernon Blythe, Chairman; W. E. Buck, Vice-Chairman; Pierce E. Lackey (Mayor), J. L. Munal, S. J. Snook

EXECUTIVE DIRECTOR: *Silas E. Mitchell, Sr.

ADDRESS: 308-10 Guthrie Building, Paducah, Kentucky

LOUISIANA

Baton Rouge, Housing Authority of

MEMBERS: *Charles P. Manship, Chairman; Andrew Bahlinger, A. M. Cadwell, Lewis Gottlieb, J. W. Thompson

ADDRESS: Baton Rouge, Louisiana

New Orleans, Housing Authority of

MEMBERS: Colonel L. Kemper Williams, Chairman; Richard R. Foster, Vice-Chairman; James P. Brodtmann, B. C. Casasnas, Hampton Reynolds

EXECUTIVE DIRECTOR AND CONSULTING ENGINEER: *Alvin M. Fromherz

ADDRESS: 226 Carondelet Street, New Orleans, Louisiana

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

MARYLAND

Annapolis, Housing Authority of the City of

MEMBERS: William F. Stromeier, Chairman; Harry R. England, Vice-Chairman; Morris D. Gilmore, James A. Haley, Dr. Carl P. Russell

EXECUTIVE DIRECTOR: *B. Everett Beavin

ADDRESS: 15 West Street, Annapolis, Maryland

Baltimore, Housing Authority of

MEMBERS: James R. Edmunds, Jr., Chairman; George M. Smith, Vice-Chairman; Samuel H. Hoffberger, George C. Mantz, George B. Murphy

EXECUTIVE DIRECTOR: *Y. W. Dillehunt

ADDRESS: 37 Commerce Street, Baltimore, Maryland

Frederick, Housing Authority of the City of

MEMBERS: W. Clinton McSherry, Chairman; Lewis R. Dertzbaugh, Vice-Chairman; James H. Gambrill III, Charles McC. Mathias, G. Raymond Shipley

SECRETARY-TREASURER: *John L. Shaw

ADDRESS: Frederick, Maryland

Montgomery County Housing Authority

MEMBERS: *Major E. Brooks Lee, Chairman; Dr. J. W. Bird, Vice-Chairman; Mrs. Raymond Clapper, Secretary-Treasurer; Thomas C. Darby, Jo V. Morgan

ADDRESS: Silver Spring, Maryland

Salisbury, Housing Authority of the City of

MEMBERS: Ralph H. Grier, Chairman; Albert B. Coulbourne, Ralph R. Purnell, R. B. Sheridan

EXECUTIVE SECRETARY: *Alfred T. Truitt

ADDRESS: Salisbury, Maryland

MASSACHUSETTS

Boston Housing Authority

MEMBERS: John A. Breen, Chairman; The Reverend Thomas R. Reynolds, Vice-Chairman; Bradbury F. Cushing, Treasurer; John Carroll, Harold Field Kellogg

EXECUTIVE DIRECTOR: *Francis X. Lane

ADDRESS: Suite 601, 18 Oliver Street, Boston, Massachusetts

Cambridge Housing Authority

MEMBERS: *Henry Wise, Chairman; Daniel F. Burns, Vice-Chairman; Michael J. Sullivan, Secretary; John H. Corcoran, The Right Reverend Monsignor A. F. Hickey

ADDRESS: 37 New Towne Court, Cambridge, Massachusetts

Chicopee Housing Authority

MEMBERS: *Anthony J. Pimentel, Chairman; Edward J. Ziemba, Secretary; William Austin, James E. Hafey, Dr. Karol M. Smolczynski

ADDRESS: Chicopee, Massachusetts

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Fall River Housing Authority

MEMBERS: Orient Laplante, Chairman; Joseph Ainsworth, John B. Cummings, Lincoln P. Holmes, David Lash

EXECUTIVE SECRETARY: *Adrien D. Picard

ADDRESS: 588 Mount Hope Avenue, Fall River, Massachusetts

Holyoke Housing Authority

MEMBERS: John F. Dowling, Chairman; Thomas K. O'Connor, Vice-Chairman; Frank R. Elting, Treasurer; Charles Klimoski, Leon M. Yoerg

DIRECTOR: *William P. Yoerg

ADDRESS: 56 Suffolk Street, Holyoke, Massachusetts

Lawrence Housing Authority

MEMBERS: John J. Darcy, Chairman; *Weston F. Eastman, Thomas M. Howard, George J. McCarthy, Timothy H. O'Neil

ADDRESS: 18 Byron Avenue, Lawrence, Massachusetts

Lowell Housing Authority

MEMBERS: Homer W. Bourgeois, Chairman; John A. McGuire, Jr., Vice-Chairman; John H. Dwyer, Francis H. McGurn (1 vacancy)

EXECUTIVE DIRECTOR: *John J. McPadden

ADDRESS: 308-310 Merrimack Street, Lowell, Massachusetts

New Bedford Housing Authority

MEMBERS: Thomas M. Quinn, Chairman; Dr. Thomas E. Sheerin, Vice-Chairman; Francis O. Quinn, Treasurer; John B. Nunes (1 vacancy)

EXECUTIVE DIRECTOR: *P. Joseph Smyth

ADDRESS: 558 Pleasant Street, New Bedford, Massachusetts

Somerville Housing Authority

MEMBERS: *David Looney, Chairman; William F. Egan, Vice-Chairman;

Mrs. Herbert W. Carr, Secretary; Eugene B. Hamilton (1 vacancy)

ADDRESS: P. O. Box 138, Somerville, Massachusetts

Worcester Housing Authority

MEMBERS: Lester B. Edwards, Chairman; James J. Hurley, Vice-Chairman; Samuel J. Donnelly, Maurice J. Wall (1 vacancy)

DIRECTOR: *C. Vernon Inett

ADDRESS: City Hall, Worcester, Massachusetts

MICHIGAN**Dearborn Housing Commission**

MEMBERS: Clark M. Greene, Chairman; Henry J. Miller, Vice-Chairman; Jesse W. Bollinger, Henry J. Dalmer, Dean Tate

DIRECTOR AND SECRETARY: *John K. Schuesler

ADDRESS: City Hall, Dearborn, Michigan

Detroit Housing Commission

MEMBERS: Edward H. Rogers, Vice-President; Charles H. Awkerman, Mrs. Harriett D. Kelly, Edward E. Thal (1 vacancy)

DIRECTOR-SECRETARY: George Edwards

ADDRESS: 1707 Water Board Building, Detroit, Michigan

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Hamtramck Housing Commission

MEMBERS: Mrs. Blanche Cronin, President; Stanley Wojcik, Vice-President; The Reverend Father Edward J. Kokowicz, Stephen J. Stachowiak, Dr. Alexander S. Zbudowski

SECRETARY-DIRECTOR: *Joseph C. Czarnecki

ADDRESS: 9216 Jos. Campau Avenue, Hamtramck, Michigan

Lincoln Park Housing Authority

MEMBERS: William Cashmore, Chairman; Oscar Dray, Vice-Chairman; *Gene DeManbro, Secretary; Kenneth V. Hemenway, Edward W. McIntosh

ADDRESS: City Hall, Lincoln Park, Michigan

MISSISSIPPI

Alcorn, Housing Authority of the County of

MEMBERS: Gray Kimmons, Chairman; H. H. Moses, Vice-Chairman; J. C. Byrd, J. R. Cates, J. D. Furtick

SECRETARY: *A. J. McEachern

ADDRESS: Corinth, Mississippi

Biloxi Housing Authority

MEMBERS: Henry Schwan, Sr., Chairman; Dr. Robert Smith, Vice-Chairman; W. J. Collins, Chester Delacruz, Curtis Ellzey

EXECUTIVE DIRECTOR: *Jules A. Schwan

ADDRESS: 124 West Howard Avenue, Biloxi, Mississippi

Copiah, The Housing Authority of the County of

MEMBERS: H. J. Wilson, Chairman; J. L. Lotterhos, Vice-Chairman; Frank Barlow, W. P. Furr, T. N. Price

SECRETARY: *Miss Catherine Bass

ADDRESS: Hazlehurst, Mississippi

Hattiesburg, The Housing Authority of the City of

MEMBERS: *A. M. Smith, Chairman; Mundell M. Bush, Vice-Chairman; J. Frank Brown, Secretary; A. N. Ferrell, E. O. Sigrest

EXECUTIVE DIRECTOR: J. S. Borthwick

ADDRESS: P. O. Box 1431, Hattiesburg, Mississippi

Hinds County Housing Authority

MEMBERS: *W. T. Reese, Chairman; J. A. Chapman, R. A. Leavelle, Paul Ratliff, D. C. Simmons

ADDRESS: Jackson, Mississippi

Jones, Housing Authority of the County of

MEMBERS: *Dr. T. R. Ramsay, Chairman; Mitchell Dennis, Vice-Chairman; O. H. Brown, B. R. Stone, W. F. Wade

ADDRESS: Laurel, Mississippi

Kemper County Housing Authority

MEMBERS: *T. A. Stennis, Chairman; W. H. Myers, Vice-Chairman; G. C. Landrum, W. E. Rogers, E. M. Temple

ADDRESS: DeKalb, Mississippi

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Lamar, Housing Authority of the County of

MEMBERS: *Mrs. Ruby Black, Chairman; D. C. Bilbo, L. M. Howell,
Mrs. Mabel Mason, H. Slay
ADDRESS: Purvis, Mississippi

Lauderdale Housing Authority

MEMBERS: D. W. Carr, Chairman; Eugene Smith, Vice-Chairman; J. G.
Clark, L. D. Gunn, W. T. McDonald
SECRETARY: *Howard Cameron
ADDRESS: Meridian, Mississippi

Laurel Housing Authority

MEMBERS: Will Lindsey, Chairman; J. D. Evans, Vice-Chairman; W. S.
Harper, C. D. Kelso, T. R. Ramsey
EXECUTIVE DIRECTOR: *D. B. Cooley
ADDRESS: City Hall, Laurel, Mississippi

Lee County Housing Authority

MEMBERS: *R. W. Reed, Chairman; E. C. Norton, Vice-Chairman; P. K.
Estes, Irl Garmon, Herman Jones
SECRETARY-TREASURER: Guy Mitchell, Jr.
ADDRESS: Tupelo, Mississippi

Madison, The Housing Authority of the County of

MEMBERS: *R. L. Nolan, Chairman; A. F. Barnett, Vice-Chairman; C. E.
Henderson, D. S. Waldron, C. W. Shannon
ADDRESS: Canton, Mississippi

McComb Housing Authority

MEMBERS: *W. T. Denham, Chairman; W. L. Brock, T. Paul Haney, Jr.,
W. S. Johnson, E. G. Mixon
SECRETARY-TREASURER: W. M. Webb
ADDRESS: McComb, Mississippi

Meridian, Housing Authority of the City of

MEMBERS: Albert Weems, Chairman; Clarke Pearce, Vice-Chairman;
Norman Cohen, A. W. Hulett, B. C. Wimberly
EXECUTIVE DIRECTOR: *W. W. George
ADDRESS: P. O. Box 1306, Meridian, Mississippi

Neshoba County Housing Authority

MEMBERS: *H. S. Mason, Chairman; Felton Grubbs, Vice-Chairman;
J. J. Dees, R. B. Chisolm, Monroe Willis
ADDRESS: Route 1, Neshoba, Mississippi

Perry County Housing Authority

MEMBERS: *H. P. Garraway, Chairman; I. A. Garraway, Edward Mathis,
J. G. Odom, V. R. Walley
ADDRESS: New Augusta, Mississippi

Prentiss County Housing Authority

MEMBERS: *Seth Pounds, Chairman; P. L. B. Taylor, Vice-Chairman;
R. H. Googe, R. F. Haney, B. T. Weeks

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

SECRETARY: R. T. Harvis
ADDRESS: Booneville, Mississippi

Tishomingo, Housing Authority of the County of

MEMBERS: V. E. Ware, Chairman; J. C. Bullen, Vice-Chairman; W. B. Carpenter, Luther Kennedy, B. O. White

SECRETARY: *A. J. McEachern
ADDRESS: Corinth, Mississippi

Tupelo Housing Authority

MEMBERS: *W. B. Fields, Chairman; F. N. Johnson, L. G. Milam, R. C. Smith, V. S. Whitesides

ADDRESS: Tupelo, Mississippi

Union County Housing Authority

MEMBERS: *A. L. Rogers, Chairman; G. W. Busby, S. L. Cobb, L. H. Coffey, A. T. Witt

ADDRESS: New Albany, Mississippi

Yalobusha County Housing Authority

MEMBERS: *Jack Dale, Chairman; A. A. Bryant, N. T. Clay, D. L. Haron (1 vacancy)

ADDRESS: Water Valley, Mississippi

MISSOURI

Saint Louis Housing Authority

MEMBERS: William C. Connett, Chairman; Joseph J. Hauser, Vice-Chairman; A. H. Handlan, Mrs. Luella B. Sayman, Dr. Frank L. Williams

EXECUTIVE DIRECTOR: *Berry B. Craven

ADDRESS: Room 117, City Hall, Saint Louis, Missouri

MONTANA

Anaconda, Housing Authority of the City of

MEMBERS: E. A. Barnard, Chairman; A. C. Torgerson, Vice-Chairman; E. A. Barnett, P. J. Hagan, J. B. Rankin

EXECUTIVE DIRECTOR: *John J. Fitzpatrick

ADDRESS: 121 Main Street, Anaconda, Montana

Billings Housing Authority

MEMBERS: *I. D. O'Donnell, Chairman; Miss Edith Battey, Vice-Chairman; Ernest T. Eaton, S. G. Hammond, Monte C. Nugent

ADDRESS: 207 Hedden Building, Billings, Montana

Butte Housing Authority

MEMBERS: Frank W. Bird, Chairman; Fred I. Root, Vice-Chairman; M. S. Galasso, L. A. Hinchcliff, William Honey

DIRECTOR: *Herbert M. Fay

ADDRESS: O'Rourke Estate Building, Butte, Montana

Great Falls Housing Authority

MEMBERS: Fred A. Fligman, Chairman; Fred J. Martin, Vice-Chairman;

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

J. George Graham, L. E. Taylor, Frank E. Wilcocks

SECRETARY AND EXECUTIVE DIRECTOR: *R. H. Willcomb

ADDRESS: P. O. Box 1382, Great Falls, Montana

Helena Housing Authority

MEMBERS: M. E. Anderson, Chairman; A. G. Fitzpatrick, Vice-Chairman;
Mrs. Sylvia Loble, Secretary; John Carlson, Roger G. Porter

EXECUTIVE DIRECTOR: *C. N. Davidson

ADDRESS: Room 21, Granite Block, Helena, Montana

NEBRASKA

Omaha, Housing Authority of the City of

MEMBERS: Sam Howell, Chairman; J. J. Larkin, Vice-Chairman; Grant A.
Benson, Mace M. Brown, Miss Catherine Carrick

DIRECTOR: *V. Ray Gould

ADDRESS: 223 Service Life Insurance Building, Omaha, Nebraska

NEW JERSEY

Asbury Park, Housing Authority of the City of

MEMBERS: Michael Weinstein, Chairman; Lawrence C. Maher, Dr. E. A.
Robinson, James Sutherland (1 vacancy)

EXECUTIVE DIRECTOR: *Charles G. Lumley

ADDRESS: 550 Cookman Avenue, Asbury Park, New Jersey

Atlantic City, Housing Authority of the City of

MEMBERS: Walter J. Buzby, Chairman; Mrs. Warren Somers, Vice-Chairman;
Frank D. Fiore, Treasurer; George R. Swinton, Thomas K. Wilson, Jr.

EXECUTIVE DIRECTOR: *Robert A. Watson

ADDRESS: 1325 Boardwalk, Atlantic City, New Jersey

Beverly, Housing Authority of the City of

MEMBERS: Dr. Leaward G. Stratton, Chairman; Harold Smith, Vice-Chairman;
*Dr. John B. Clement, Secretary; Dr. Edward S. Becker, James J. Carr

ADDRESS: Warren and Van Kirk Streets, Beverly, New Jersey

Bound Brook, Housing Authority of the Borough of

MEMBERS: Dominick Beronio, Chairman; Frank W. Cuccia, Vice-Chairman;
Dr. Irving Klompus, P. A. Santomen, George J. Vayda

SECRETARY-DIRECTOR: *Martin S. Kissel

ADDRESS: 403 East High Street, Bound Brook, New Jersey

Bridgeton, Housing Authority of the City of

MEMBERS: George Maier, President; Max Feinstein, Vice-President;
*H. Myron Bacon, Secretary; E. Morgan Maxwell, David H. Moore

ADDRESS: 36 South Laurel Street, Bridgeton, New Jersey

Camden, Housing Authority of the City of

MEMBERS: John W. Diehl, Jr., Chairman; Dr. Howard E. Primas, Vice-

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Chairman; Charles W. Anderson, Wilbert F. Dobbins, Burnell S. Hartman

EXECUTIVE DIRECTOR: *Horace R. Dixon

ADDRESS: 717 Clinton Street, Camden, New Jersey

Clementon, Housing Authority of the Borough of

MEMBERS: *Miss Eleanor G. Phillips, Chairman; Charles Hart, Vice-Chairman; William J. Miller, Charles L. Skerrett, David Weir

ADDRESS: Berlin Road, Borough Hall, Clementon, New Jersey

Elizabeth, Housing Authority of the City of

MEMBERS: Otto G. Altenburg, Chairman; Miss Matilda C. Flynn, Vice-Chairman; J. Henry George, Joseph B. Patakis, George J. Reiss

SECRETARY-TREASURER: *John A. Kervick

ADDRESS: 1139 East Jersey Street, Elizabeth, New Jersey

Hackensack, Housing Authority of the City of

MEMBERS: Louis W. Shaffer, Chairman; Frank W. Bogert, Vice-Chairman; *Victor D. Banta, Secretary-Treasurer; Thomas H. Dennis, John J. Soeter

ADDRESS: 210 Main Street, Hackensack, New Jersey

Harrison, Housing Authority for the Town of

MEMBERS: George W. Breitenbucher, Chairman; Joseph Hughes, Vice-Chairman; Thomas McGann, Robert Owens (1 vacancy)

EXECUTIVE DIRECTOR: *James W. Hanlon

ADDRESS: 111 North Fourth Street, Harrison, New Jersey

Jersey City Housing Authority

MEMBERS: *George J. Daly, Chairman; James F. Kennedy, Vice-Chairman; James F. Kelly, Captain Michael H. McClain, James McConnell

EXECUTIVE DIRECTOR: William T. Thomas

ADDRESS: 921 Bergen Avenue, Jersey City, New Jersey

Kenilworth, Housing Authority of the Borough of

MEMBERS: John V. Nostrand, Chairman; Leroy Glendinning, Vice-Chairman; Archibald Reuter, Samuel Scurese (1 vacancy)

SECRETARY-COUNSEL: *Elvin H. Ullrich

ADDRESS: 1143 East Jersey, Kenilworth, New Jersey

Long Branch, Housing Authority of the City of

MEMBERS: John W. Flock, Chairman; Samuel Heimlich, Vice-Chairman; Forrest Green, Daniel J. Maher, Philip Shaheen

SECRETARY AND EXECUTIVE DIRECTOR: *John E. Schulz

ADDRESS: 252 Broadway, Long Branch, New Jersey

Montclair, Housing Authority of the Town of

MEMBERS: *Mrs. Maxwell Barus, Chairman; Hubert W. Ryan, Vice-Chairman; C. Alexander Capron, Arnold T. Koch, T. Scovill Snyder

SECRETARY: André M. Faure

ADDRESS: Municipal Building, Montclair, New Jersey

Morristown, The Housing Authority of the Town of

MEMBERS: *Robert H. Schenck, Chairman; James D. Ball, Alexander

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Fromm, Dominick Bontempo, Dr. Robert T. Hillock
ADDRESS: 10 Washington Street, Morristown, New Jersey

Newark Housing Authority

MEMBERS: Charles P. Gillen, Chairman; Harold A. Lett, Vice-Chairman;
Arthur C. Gillette, John F. Lee, Frank G. Maguire
EXECUTIVE DIRECTOR: *Neil J. Convery
ADDRESS: 45 Branford Place, Newark, New Jersey

New Brunswick, Housing Authority of the City of

MEMBERS: Louis B. Migliorini, Chairman; Elmer B. Boyd, Vice-Chairman;
Mrs. Edwin R. Carpenter, John C. Frisch, D. Carl McCormick
SECRETARY: *Noel C. Cobb
ADDRESS: New Brunswick, New Jersey

North Bergen, The Housing Authority of the Township of

MEMBERS: James Flannery, Chairman; John Roe, Vice-Chairman; Peter
Musto, Arthur C. Spencer, Henry E. Zopfi
EXECUTIVE DIRECTOR: *Gerald M. Murphy
ADDRESS: 960 North Bergenline Avenue, North Bergen, New Jersey

Ocean City, Housing Authority of the City of

MEMBERS: H. Walford Gardiner, Chairman; *Ralph H. Van Gilder,
Secretary-Treasurer; Richard H. Johnson, Charles B. Powell (1 vacancy)
ADDRESS: 822 Plymouth Place, Ocean City, New Jersey

Orange, Housing Authority of the City of

MEMBERS: *James Fittin, Chairman; Joseph W. Bowers, Daniel J. Brenna,
Mrs. Percy Ingalls, Daniel J. Sirocco
SECRETARY-DIRECTOR: Frank O'Donoghue
ADDRESS: 123 North Essex Avenue, Orange, New Jersey

Perth Amboy, Housing Authority of

MEMBERS: John C. Sofield, Chairman; Frank Von Syckle, Vice-Chairman;
Wesley Hansen, Isadore Jacobson, Gustav J. Novak
DIRECTOR-SECRETARY: *Alexander O. Zambory
ADDRESS: 413-14 Perth Amboy National Bank Building, Perth Amboy,
New Jersey

Plainfield, Housing Authority of the City of

MEMBERS: Charles W. Nagel, Chairman; Joseph G. Carty, Samuel Krincey,
Thomas J. Lappin, Mrs. A. H. Robinson, F. Irving Walsh
EXECUTIVE DIRECTOR: *Thomas F. Carty
ADDRESS: 400 Park Avenue, Plainfield, New Jersey

Princeton, Housing Authority of the Borough of

MEMBERS: David S. Lloyd, Jr., Chairman; Isaac A. Vogel, Vice-Chairman;
Ralph E. Kimble, Secretary-Treasurer; R. A. Benham, Edmund De-
Long
AGENT: *Foster D. Jemison
ADDRESS: 90 Nassau Street, Princeton, New Jersey

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Trenton, Housing Authority of the City of ‡

MEMBERS: J. Conner French, Chairman; Peter A. Pulone, Vice-Chairman;
James A. T. Gribbin, David L. Kelsey, Walter O. Lochner

EXECUTIVE DIRECTOR AND SECRETARY: *Samuel Haverstick

ADDRESS: 235 East Hanover Street, Trenton, New Jersey

MEMBERS: J. Conner French, Chairman; Peter A. Pulone, Vice-Chairman;
Scott M. Fell, David L. Kelsey, Fred L. Nitz

EXECUTIVE DIRECTOR AND SECRETARY: *Samuel Haverstick

ADDRESS: 235 East Hanover Street, Trenton, New Jersey

NEW MEXICO

Albuquerque Housing Authority

MEMBERS: *Kenneth Baldrige, Chairman; Joseph Karr, Vice-Chairman;
Martin Gilbert, Mrs. George Ruoff, W. C. Thaxton

ADDRESS: P. O. Box 454, Albuquerque, New Mexico

Clovis, Housing Authority of the City of

MEMBERS: W. G. Head, Chairman; *A. W. Anderson, Claude Gamble,
Ray Harrison, Joe Sellers

ADDRESS: c/o Chamber of Commerce, Clovis, New Mexico

NEW YORK

Buffalo Municipal Housing Authority

MEMBERS: John J. Egan, Chairman; Mrs. Edmund B. McKenna, Vice-Chairman; H. C. Hanover, Secretary; The Reverend Leo A. Geary, Edward J. Schenck

EXECUTIVE SECRETARY: *Howard A. Kelly

ADDRESS: 2001 City Hall, Buffalo, New York

Lackawanna Municipal Housing Authority

MEMBERS: *W. H. Stebbins, Chairman; T. N. McCormick, Vice-Chairman; Brownie Klubek, Secretary-Treasurer; Stanley Doktor, Peter Williams

ADDRESS: 216 Stellawanna Avenue, Lackawanna, New York

New York City Housing Authority

MEMBERS: *Gerard Swope, Chairman; Mrs. V. G. Simkhovitch, Vice-Chairman; William H. Davis, Edward F. McGrady, Dr. E. Roberts Moore

SECRETARY: § Allan Harrison

ADDRESS: 122 East 42nd Street, New York, New York

Peekskill Housing Authority

MEMBERS: *Wendel Offenbacher, Chairman; Frank N. Clinton, Vice-Chairman; J. Arthur Haight, Mrs. Gerhardt J. Patitz, John Volkman

SECRETARY-EXECUTIVE DIRECTOR: C. O. John

ADDRESS: 411 Highland Avenue, Peekskill, New York

‡ For explanation of two authorities, see p. 81.

§ Also serves as Director of Public Housing for the City of New York.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Port Jervis, Housing Authority of the City of

MEMBERS: *William L. Horn, Chairman; Byron E. Harding, Grover C. Kellam, Fred D. Salmon (1 vacancy)

ADDRESS: Port Jervis, New York

Schenectady, Municipal Housing Authority of the City of

MEMBERS: The Reverend Karl Schleede, Chairman; James C. McDonald, Vice-Chairman; R. J. Carmichael, Treasurer; Frank Stein (1 vacancy)

EXECUTIVE DIRECTOR: *John MacGathan

ADDRESS: 402 Millard Street, Schenectady, New York

Syracuse Housing Authority

MEMBERS: Dr. Thomas P. Farmer, Chairman; John A. Dittmann, Vice-Chairman; Mrs. William F. Canough, Albert M. LeMessurier, The Reverend Calvin M. Thompson, Jr.

EXECUTIVE DIRECTOR: *Sergei N. Grimm

ADDRESS: 301 East Washington Street, Syracuse, New York

Tarrytown Municipal Housing Authority

MEMBERS: W. Livingston, Chairman; H. S. Green, Vice-Chairman; Benjamin Cartoon, James R. Losee, B. F. Russell

EXECUTIVE SECRETARY: *H. L. Bassett

ADDRESS: 19 North Broadway, Tarrytown, New York

Tuckahoe Housing Authority

MEMBERS: *Joseph J. Creamer, Chairman; Charles S. Hart, Cominick Luciano, Floyd S. Sanford, Jr. (1 vacancy)

SECRETARY: Alexander J. Brown

ADDRESS: Village Hall, Tuckahoe, New York

Utica, Municipal Housing Authority of the City of

MEMBERS: Edward D. Ibbotson, Chairman; The Reverend Joseph L. May, Vice-Chairman; Mose B. Flemma, Glen H. Humphrey, N. Pearson Mason

EXECUTIVE DIRECTOR: *W. Gerard Hughes

ADDRESS: First National Bank Building, Utica, New York

Yonkers, Municipal Housing Authority of the City of

MEMBERS: Matthew F. Kelly, Chairman; Abraham Rosenblum, Vice-Chairman; H. Lansing Quick, Thomas J. Quinlan, Mrs. Bernard E. Reardon

EXECUTIVE AND TECHNICAL DIRECTOR: *Colonel Charles H. Nichols

ADDRESS: 20 South Broadway, Yonkers, New York

NORTH CAROLINA

Charlotte Housing Authority

MEMBERS: *Edwin L. Jones, Chairman; Frank Dowd, Jr., Vice-Chairman; Earl J. Gluck, R. E. Kerr, L. R. McEliece

EXECUTIVE DIRECTOR: Harold Dillehay

ADDRESS: 209 West Fourth Street, Charlotte, North Carolina

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

High Point Housing Authority

MEMBERS: Capus M. Waynick, Chairman; D. A. Dowdy, J. E. Millis, Lawrence Seton Ross, The Reverend O. L. Ruth

EXECUTIVE DIRECTOR: *Joseph D. Cox

ADDRESS: High Point, North Carolina

New Bern, Housing Authority of the City of

MEMBERS: James M. West, Chairman; W. Floyd Gaskins, Vice-Chairman; Richard Forrester, Harry Lipman, Bynum Smith

EXECUTIVE DIRECTOR: *Wade Meadows

ADDRESS: New Bern, North Carolina

Raleigh Housing Authority

MEMBERS: Dr. Clarence Poe, Chairman; B. F. Brown, Vice-Chairman; Theodore S. Johnson, R. C. Kirchofer, Herbert A. Mooneyham

EXECUTIVE DIRECTOR: *R. K. Creighton

ADDRESS: 102 West Hargett Street, Raleigh, North Carolina

Wilmington, Housing Authority of the City of

MEMBERS: Dr. W. Houston Moore, Chairman; R. Stewart, Vice-Chairman; The Reverend Walter B. Freed, C. B. Kornegay, Harry M. Solomon

SECRETARY-EXECUTIVE DIRECTOR: *H. R. Emory

ADDRESS: P. O. Box 1491, Wilmington, North Carolina

OHIO

Akron Metropolitan Housing Authority

MEMBERS: Paul E. Belcher, Chairman; A. W. Dickson, Vice-Chairman; J. R. Barr, A. J. Frecka, Forrest D. Myers

DIRECTOR: *M. P. Lauer

ADDRESS: 31 North Summit Street, Akron, Ohio

Canton Metropolitan Housing Authority

MEMBERS: Edwin H. Walker, Vice-Chairman; Margaret M. Allman, Clay E. Hunter, Leas W. Kinney (1 vacancy)

COUNSEL: *Harter and Harter

ADDRESS: 608 First National Bank Building, Canton, Ohio

Cincinnati Metropolitan Housing Authority

MEMBERS: Stanley M. Rowe, Chairman; John B. Spilker, Vice-Chairman; Fred Hock, Mrs. Simon Kuhn, Joseph Sagmeister

ASSISTANT DIRECTOR: *George Garties

ADDRESS: 1001 Neave Building, Cincinnati, Ohio

Cleveland Metropolitan Housing Authority

MEMBERS: Marc J. Grossman, Chairman; David E. Green, Vice-Chairman; Max S. Hayes, John C. Kline, John C. McHannan

DIRECTOR: *Ernest J. Bohn

ADDRESS: Housing Center, West Mall Drive, Cleveland, Ohio

Columbus Metropolitan Housing Authority

MEMBERS: Charles S. Chubb, Chairman; Frank A. Hunter, Vice-Chairman; Charles L. Dolle, Fred Lazarus, Jr., Edgar L. Weinland

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *O. A. Corzilius
ADDRESS: Room 222, City Hall, Columbus, Ohio

Dayton Metropolitan Housing Authority

MEMBERS: Andrew S. Iddings, Chairman; W. S. Robinson, Vice-Chairman; Mrs. Katherine K. Bailey, Samuel G. Carr, Harry C. Schommer
DIRECTOR: *Charlton D. Putnam
ADDRESS: 701-02 Harries Building, Dayton, Ohio

Hamilton Metropolitan Housing Authority

MEMBERS: *Edwin B. Pierce, Chairman; Herman H. Beneke, Vice-Chairman; Arthur G. Frechtling, Frank Vidourek, A. K. Lewis
ADDRESS: 804 First National Bank Building, Hamilton, Ohio

Lorain Metropolitan Housing Authority

MEMBERS: *Harry Bracken, Chairman; Robert Bryan, Edward Burger, Arnold S. Levin, Peter Stelmezeski
ADDRESS: Cleveland Trust Building, Lorain, Ohio

Mansfield Metropolitan Housing Authority

MEMBERS: *P. W. Backenstos, Chairman; John Charles, Joe Scanlon, Charles N. Schultz, Carl H. Stander
ADDRESS: 115 Maple Street, Mansfield, Ohio

Portsmouth Metropolitan Housing Authority

MEMBERS: Elmer G. Brown, Chairman; The Reverend W. F. Connolly, Vice-Chairman; Dr. Nobel Lett, Dr. S. D. Ruggles, Edward Switalski
DIRECTOR: *Taylor Hatcher
ADDRESS: 821 National Bank Building, Portsmouth, Ohio

Toledo Metropolitan Housing Authority

MEMBERS: A. Gideon Spieker, Chairman; William P. Clarke, Vice-Chairman; C. J. Bushnell, Edward C. Kirschner, Dr. Robert F. Pulley
EXECUTIVE SECRETARY: *Donald Robinson
ADDRESS: 392 Nebraska Avenue, Toledo, Ohio

Warren Metropolitan Housing Authority

MEMBERS: Jean Blair, Chairman; Thorn Pendleton, Vice-Chairman; Dana M. Bailey, Jr., C. J. Bland, G. C. Bolz
DIRECTOR: *Carl L. Feederle
ADDRESS: 204 Second National Bank Building, Warren, Ohio

Youngstown Metropolitan Housing Authority

MEMBERS: Frank W. Mouery, Chairman; Ray G. Hagstrom, Vice-Chairman; Dahl B. Cooper, Laura M. Kistler, W. Edgar Leedy
DIRECTOR: *P. L. Strait
ADDRESS: 976 West Federal Street, Youngstown, Ohio

Zanesville Metropolitan Housing Authority

MEMBERS: Chester R. Steenberg, Chairman; James M. Bailey, Vice-Chairman; J. Lincoln Knapp, George I. Lemmon, Richard M. Taylor
DIRECTOR: *James E. Goddard
ADDRESS: First Trust Building, Zanesville, Ohio

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

OREGON

Clackamas, Housing Authority of the County of

MEMBERS: William Haberland, Chairman; Earl Burdick, Vice-Chairman;
*L. A. Wievesick, Secretary; W. S. Avison, T. P. Long
ADDRESS: 217 8th Street, Oregon City, Oregon

PENNSYLVANIA

Allegheny County Housing Authority

MEMBERS: *Edward J. Leonard, Chairman; John J. Mullen (Mayor),
Vice-Chairman; Mrs. Adeline W. Barnes, Secretary; Edward C. Strie-
bich, Treasurer; A. H. Burchfield, Jr.
DIRECTOR: Joseph E. Burke
ADDRESS: 201 County Office Building, Pittsburgh, Pennsylvania

Allentown Housing Authority

MEMBERS: Charles W. Ettinger, Chairman; R. J. Bader, Secretary; Harry
K. Harley, Treasurer (2 vacancies)
EXECUTIVE DIRECTOR: *Forrest D. Grim
ADDRESS: Administration Building "Hanover Acres," Allentown, Pennsylv-
ania

Bethlehem Housing Authority

MEMBERS: Robert Pfeifle (Mayor), Chairman; Samuel E. Fishburn, Vice-
Chairman; William C. Bader, Andrew Litzenberger, John T. Stefko
EXECUTIVE DIRECTOR: *Robert E. Neumeyer
ADDRESS: 53 East Broad Street, Bethlehem, Pennsylvania

Chester Housing Authority

MEMBERS: Edward D. McLaughlin, Chairman; William L. Medford,
Vice-Chairman; Dr. S. P. Gray, Treasurer; Dr. Joseph F. Dunn,
Thomas E. Rairdon
EXECUTIVE DIRECTOR AND SECRETARY: *George S. Mitchell, Jr.
ADDRESS: Old Post Office Building, 5th and Welsh Streets, Chester, Penn-
sylvania

Delaware County Housing Authority

MEMBERS: John C. Bergdoll, J. H. Grant, Harry J. Hurley, *Edward D.
McLaughlin, Thomas Weidemann
ADDRESS: 126 East 18th Street, Chester, Pennsylvania

Erie Housing Authority

MEMBERS: Melvin Zurn, Chairman; Michael J. Campbell, *H. Eugene
Kelley, Secretary; William Kneib, Neil McLaughlin
ADDRESS: c/o Marquette Building and Loan Company, Erie, Pennsylvania

Harrisburg Housing Authority

MEMBERS: Thomas E. Stephenson, Chairman; Alton W. Lick, Vice-Chair-
man; B. C. Stewart, Vice-Chairman; *A. Leroy Egolf, Secretary;
C. Sylvester Jackson, Treasurer

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: William A. Good
ADDRESS: 303 City Hall, Harrisburg, Pennsylvania

McKean County Housing Authority

MEMBERS: A. R. Johnson, Chairman; Kenneth Meyer, Vice-Chairman;
Samuel J. Brill, Martin C. Hansen, Rudolph E. Reimer
GENERAL COUNSEL: *James D. Wolfe
ADDRESS: 78 Main Street, Bradford, Pennsylvania

McKeesport Housing Authority

MEMBERS: W. D. Mansfield, Chairman; William J. Yester, Vice-Chairman; S. H. Hirshberg, Frank S. Striffler, George F. Young
DIRECTOR: *J. Glenn Sinn
ADDRESS: 305 Chamber of Commerce Building, McKeesport, Pennsylvania

Mifflin County Housing Authority

MEMBERS: *Harold W. Houck, E. Dale Fisher, Donald C. Kerstetter,
John T. Rodgers, Baker Young
ADDRESS: Lewistown, Pennsylvania

Montgomery County Housing Authority

MEMBERS: Miss Blanche Meeser, Vice-Chairman; Felix A. Perry, Secretary; Richard F. Smale, Joseph K. Weaver, (1 vacancy)
EXECUTIVE DIRECTOR: *Miss Joan Wollaston
ADDRESS: 315 Grayling Avenue, Narberth, Pennsylvania

New Kensington Housing Authority

MEMBERS: Frank H. Horton, Chairman; William C. Davis, Vice-Chairman; Ralph E. Hood, Mrs. R. M. Johnston, Robert J. Sinclair
CORRESPONDENT: *Dick M. Reeser (Mayor)
ADDRESS: 423 Keystone Drive, New Kensington, Pennsylvania

Philadelphia Housing Authority

MEMBERS: Roland R. Randall, Chairman; Dr. W. Harry Barnes, James L. McDevitt (2 vacancies)
DIRECTOR OF RESEARCH AND INFORMATION: *Miss Dorothy P. Schoell
ADDRESS: Administration Building, 21st and Parkway, Philadelphia, Pennsylvania

Pittsburgh Housing Authority

MEMBERS: George E. Evans, Chairman; Leo Lehman, Vice-Chairman; George J. Walters, Secretary; Richard F. Jones, Treasurer; Robert E. Doherty
ADMINISTRATOR: *B. J. Hovde
ADDRESS: 1305 Law and Finance Building, Pittsburgh, Pennsylvania

Reading Housing Authority

MEMBERS: James E. Mast, Chairman; Miss Edith N. Enck, Vice-Chairman; Mrs. Florence Freese, Robert M. Harbster, George M. Rhodes
EXECUTIVE DIRECTOR: *L. S. Bortz
ADDRESS: 539 Court Street, Reading, Pennsylvania

Schuylkill County Housing Authority

MEMBERS: J. J. Twardzik, Chairman; Edgar Downey, Vice-Chairman; Martin F. Duffy, Charles A. Gebert, D. Frank Hoppes

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

SECRETARY: *Henry P. Buehler
ADDRESS: Pottsville, Pennsylvania

Scranton Housing Authority

MEMBERS: Felix Anuskiewicz, Chairman; Gordon Evans, Vice-Chairman;
Joseph Phillips, Secretary; Edward Boland, Treasurer; John Durkan
EXECUTIVE DIRECTOR: *Joseph J. Coyle
ADDRESS: 607 Lincoln Trust Building, Scranton, Pennsylvania

PUERTO RICO

Arecibo Housing Authority

MEMBERS: Augusto A. Martinez, Chairman; Mrs. Laura Perez de Munoz,
Treasurer; Jose Garcia Abreu, Vincente Gonzalez, Virgilio Garcia
Rigau
EXECUTIVE SECRETARY: *Diego E. Ramos
ADDRESS: Arecibo, Puerto Rico

Mayaguez Housing Authority

MEMBERS: Fernando R. Colon, President; Pedro A. Bras, Jose Carmelo
Martinez, Nelson Perea, Jose A. Zapata
SECRETARY-EXECUTIVE DIRECTOR: *Victor E. Domenech
ADDRESS: P. O. Box 1109, Mayaguez, Puerto Rico

Ponce, Housing Authority of the Municipality of

MEMBERS: Pedro Juan Rosaly, Chairman; Juan Cabrer, Vice-Chairman;
Antonio S. Arias, Isidoro Colon, Tomas Ortiz
EXECUTIVE SECRETARY: *Teodoro Moscoso, Jr.
ADDRESS: P. O. Box 149, Ponce, Puerto Rico

Puerto Rico, Housing Authority of the Capital of

MEMBERS: Gonzalo Diago, Chairman; Colonel Manuel Font, Tadeo Rod-
riguez Garcia, Felipe Viaz Gomez, Diego O. Marrero
EXECUTIVE DIRECTOR: *Gilberto M. Font
ADDRESS: P. O. Box 3672, Puerta de Tierra Station, San Juan, Puerto Rico

RHODE ISLAND

Pawtucket, Housing Authority of the City of

MEMBERS: *William L. Connolly, Chairman; Frank Crook, Vice-Chair-
man; Joseph Charpentier, Edward J. Costello, Dr. Edmond C. Laurelli
ADDRESS: City Hall, Pawtucket, Rhode Island

Providence, Housing Authority of the City of

MEMBERS: David J. Barry, Chairman; Joseph J. Bodell, Vice-Chairman;
Cornelius J. Mulcahy, The Reverend Paul C. Perrotta, Robert F. Shep-
ard
EXECUTIVE DIRECTOR: *James E. McDonald
ADDRESS: 4 Weybosset Street, Providence, Rhode Island

SOUTH CAROLINA

Charleston Housing Authority

MEMBERS: Dr. Josiah E. Smith, Chairman; W. D. Schwartz, Jr., Vice-
An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Chairman; James Coles, Howard M. Harley, Mrs. Minnie L. Lunz, Mrs. C. L. McGowan, H. A. Molony, Sr.

EXECUTIVE DIRECTOR: *Edward D. Clement

ADDRESS: 20 Franklin Street, Charleston, South Carolina

Columbia Housing Authority

MEMBERS: W. Smedes Hendley, Chairman; Samuel L. Latimer, Vice-Chairman; Dr. E. C. Coker, Geddings H. Crawford, L. Cooper Smith

EXECUTIVE DIRECTOR: *Major Arthur R. Wellwood

ADDRESS: P. O. Box 689, Columbia, South Carolina

Darlington County Housing Authority

MEMBERS: C. T. Jordan, Chairman; H. L. Sisk, Vice-Chairman; J. W. Beasley, G. B. Hendrickson, W. Archie Teal

EXECUTIVE DIRECTOR: *D. T. McKeithan

ADDRESS: Darlington, South Carolina

Greenville, Housing Authority of the City of

MEMBERS: *L. P. Hollis, Chairman; R. O. Tuten, Vice-Chairman; J. B. Orders, E. E. Scott (1 vacancy)

ADDRESS: Municipal Building, Greenville, South Carolina

Spartanburg, Housing Authority of the City of

MEMBERS: Wallace D. DuPre, Chairman; E. M. Gwathmey, Vice-Chairman; C. P. Hammond, A. A. Wilkinson, L. C. Wilson

EXECUTIVE DIRECTOR: *E. L. Hertzog

ADDRESS: 221 East Main Street, Spartanburg, South Carolina

TENNESSEE

Chattanooga Housing Authority

MEMBERS: P. H. Wood, Chairman; Maurice Poss, Vice-Chairman; A. T. Johnson, S. J. McCallie (1 vacancy)

SECRETARY-TREASURER: *T. A. Whitener

ADDRESS: Hamilton National Bank Building, Chattanooga, Tennessee

Jackson Housing Authority

MEMBERS: *R. M. Wisdom, Chairman; Frank Frankland, William Parham, Hugh Sawyer, Dr. J. R. Thompson, Jr.

ADDRESS: Second National Bank, Jackson, Tennessee

Johnson City Housing Authority

MEMBERS: *Jack W. Cummins, Chairman; R. W. Bowdoin, George DeVault, James A. Vines, Nat T. Winston

EXECUTIVE DIRECTOR: T. H. Morris

ADDRESS: Roan Heights, Johnson City, Tennessee

Kingsport Housing Authority

MEMBERS: Walter Smith, Chairman; B. M. Brown, Vice-Chairman; Clifton C. Hamlett, Samuel G. Milhorn, George E. Stone

EXECUTIVE DIRECTOR: *R. S. Key

ADDRESS: Cherokee Building, Kingsport, Tennessee

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Knoxville Housing Authority

MEMBERS: Olin O. Berry, Chairman; Walter P. Taylor, Vice-Chairman;
General Frank Maloney, Treasurer; Guss L. Kelly, George E. Oldham
EXECUTIVE DIRECTOR: *Lawrence W. Frierson
ADDRESS: Park National Bank Building, Knoxville, Tennessee

Memphis Housing Authority

MEMBERS: Edward F. Barry, Chairman; Ike Gronauer, Vice-Chairman;
Dr. L. M. Graves, Dr. H. P. Hurt, Edward M. Knoff
EXECUTIVE DIRECTOR: *Joseph A. Fowler
ADDRESS: 13th Floor, Shrine Building, Memphis, Tennessee

Nashville Housing Authority

MEMBERS: James A. Cayce, Chairman; J. L. Byrne, Vice-Chairman;
C. L. Ennix, Sam Levy, J. O. Tankard
EXECUTIVE DIRECTOR: *Gerald Gimre
ADDRESS: 212 Warner Building, Nashville, Tennessee

TEXAS

Alice, Housing Authority of the City of

MEMBERS: *Bruno Goldapp, Chairman; Leslie Costley, Secretary; (3 vacancies)
ADDRESS: Alice, Texas

Austin Housing Authority

MEMBERS: E. H. Perry, Sr., Chairman; A. J. Wirtz, Vice-Chairman; Miss
Louise Haynie, Hubert Jones, J. H. Pittsford
EXECUTIVE DIRECTOR: *Guition Morgan
ADDRESS: City Hall, Austin, Texas

Big Spring Housing Authority

MEMBERS: *J. B. Collins, Chairman; R. L. Cook, Ira Driver, Joe B. Harrison, Harry Hurt
ADDRESS: Big Spring, Texas

Brownsville Housing Authority

MEMBERS: *Mrs. Volney Taylor, Chairman; B. L. Kowalski, John Pipkin,
J. M. Stein, W. E. Talbot
EXECUTIVE SECRETARY: George Mansur
ADDRESS: 414-415 First National Bank Building, Brownsville, Texas

Corpus Christi, Housing Authority of the City of

MEMBERS: Cecil E. Burney, Chairman; John T. Wright, Vice-Chairman;
Orville Cawker, Henry Coutret, G. O. Garrett
EXECUTIVE DIRECTOR: *Finley Vinson
ADDRESS: 314 Furman Building, Corpus Christi, Texas

Dallas Housing Authority

MEMBERS: J. George Loving, Chairman; Huber Boedecker, Vice-Chairman;
Rabbi H. Raphael Gold, B. H. Majors (1 vacancy)
EXECUTIVE DIRECTOR: *James L. Stephenson
ADDRESS: 2525 Lucas Drive, Dallas, Texas

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Del Rio, The Housing Authority of the City of

MEMBERS: V. D. Curry, Chairman; William M. Abbey, Vice-Chairman;
*Arturo C. Gonzalez, Secretary Pro Tem; Thomas Graham, Jr., Ulric
E. Ross

ADDRESS: Ross Building, Del Rio, Texas

El Paso Housing Authority

MEMBERS: F. B. Fletcher, Chairman; Mrs. Otto Nordwald, Vice-Chairman; W. B. Clark, Modesto Gomez, George Webber

SECRETARY: *A. B. Swain

ADDRESS: 212 El Paso National Bank Building, El Paso, Texas

Fort Worth, Housing Authority of the City of

MEMBERS: B. C. Reich, Chairman; Frank E. Edelbrock, Jr., Vice-Chairman; Mrs. Mabel G. Bennett, Dr. Charles H. McCollum, Jr., R. J. Newton

SECRETARY AND EXECUTIVE DIRECTOR: *Homer A. Hunter

ADDRESS: 20 Jennings Avenue, Fort Worth, Texas

Harlingen Housing Authority

MEMBERS: *Sidney Kring, Chairman; A. L. Benoist, Cecil Carruth, Robert Pollock, Larry Powers

ADDRESS: Harlingen, Texas

Houston Housing Authority

MEMBERS: E. M. Biggers, Chairman; T. J. Donoghue, Travis Holland, A. S. McBride, B. W. Steele

SECRETARY AND EXECUTIVE DIRECTOR: *George Masterson

ADDRESS: 608 Stewart Building, Houston, Texas

Laredo, Housing Authority of the City of

MEMBERS: Matias de Llano, Chairman; Ed S. Russell, Vice-Chairman; Woodie Y. Bunn, Jr., The Reverend Dan A. Laning, Carlos Richter

EXECUTIVE DIRECTOR: *Gilbert I. Garretson

ADDRESS: Chamber of Commerce, Laredo, Texas

Marshall, Housing Authority of the City of

MEMBERS: E. B. Hayes, Chairman; S. E. Wood, Jr., Vice-Chairman;

*Martin Hirsch, Secretary; C. M. Beckett, George A. Walker

ADDRESS: 209-A East Houston Street, Marshall, Texas

McAllen, Housing Authority of the City of

MEMBERS: A. A. Hughes, Chairman; W. H. Moon, Vice-Chairman; *The Reverend Father Frank A. Kilday, Secretary Pro Tem; Dr. E. G. Garza, Dewitt T. Haden

ADDRESS: City Hall, McAllen, Texas

Pelly Housing Authority

MEMBERS: Victor Lannou, Chairman; Zack Nelson, Vice-Chairman; E. E. Slagle, J. I. F. Tharpe, Kent A. Woods

EXECUTIVE SECRETARY: *Shannon L. Morris

ADDRESS: P. O. Box 181, Pelly, Texas

San Antonio, Housing Authority of the City of

MEMBERS: Jesse N. Fletcher, Chairman; H. Waldo Graff, Vice-Chairman;

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Robert Barclay, Jesse L. Tiner, The Reverend Father Carmen Tranchese

EXECUTIVE DIRECTOR: *Ray Mackey

ADDRESS: 618-19 Alamo National Building, San Antonio, Texas

Texarkana, Housing Authority of the City of

MEMBERS: *Dr. Frank L. King, Chairman; Sol Feinberg, Vice-Chairman; J. Ralston Crowder, Walter Hussman, John D. Raffaelli

ADDRESS: Texarkana, Texas

Waco Housing Authority

MEMBERS: E. A. Flowers, Chairman; William J. Boswell, Vice-Chairman; Dr. K. H. Aynesworth, W. A. Peters, J. E. Porter

EXECUTIVE DIRECTOR: *Dowell Naylor

ADDRESS: 402 Liberty Building, Waco, Texas

VERMONT

Burlington Housing Authority

MEMBERS: *Joseph Winterbotham, Chairman; Paul D. Kelley, Vice-Chairman; William H. A. Mills, Secretary Pro Tem; Miss Marian Elder, Mrs. Henry B. Shaw

ADDRESS: 194 Main Street, Burlington, Vermont

VIRGINIA

Alexandria Housing Authority

MEMBERS: John Barton Phillips, Chairman; Edmund F. Ticer, Vice-Chairman; V. Ward Boswell, Charles T. Nicholson, Glenn U. Richard

EXECUTIVE DIRECTOR: *Robert S. Marshall, Jr.

ADDRESS: 624 King Street, Alexandria, Virginia

Bristol Housing Authority

MEMBERS: C. P. Daniel, Chairman; W. H. Blakley, Vice-Chairman; H. H. Harkrader, C. L. Kidd, R. H. McClure

EXECUTIVE DIRECTOR: *J. F. McCrary

ADDRESS: Reynolds Arcade Building, Bristol, Virginia

Front Royal Housing Authority

MEMBERS: Percy L. Rogers, Chairman; J. Gruver Hillidge, Vice-Chairman; Lawrence Swan, Secretary Pro Tem; Mrs. Mary Burruss, Dr. O. W. Carper

ADDRESS: Front Royal, Virginia

Hopewell, Housing Authority of the City of

MEMBERS: W. R. McCann, Chairman; T. E. Barnett, James E. Cuddihy, F. B. Heller, J. C. Marks

EXECUTIVE DIRECTOR: *W. Guy Ancell

ADDRESS: Hopewell, Virginia

Newport News, Housing Authority of the City of

MEMBERS: Thomas J. Hundley, Chairman; Samuel A. Hickey, Vice-Chairman; David Dick, Mrs. J. E. Kritzer, Leroy F. Ridley

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE SECRETARY: *Ward M. Palmer
ADDRESS: Realty Insurance Building, Newport News, Virginia

Portsmouth, Housing Authority of the City of

MEMBERS: T. A. Willett, Chairman; J. M. Overton, Vice-Chairman;
*Clyde W. Cooper, Secretary; E. C. Allen, V. E. Plunkett
ADDRESS: 414 New Kern Building, Portsmouth, Virginia

South Boston, The Housing Authority of the City of

MEMBERS: *E. H. Lacy, Chairman; J. S. McRae, Vice-Chairman; Dr.
J. M. Mason, R. C. Overbey, J. B. Willborn
ADDRESS: South Boston, Virginia

WASHINGTON

Elma, Housing Authority of the Town of

MEMBERS: *P. E. Barthen, Chairman; M. L. Dawson, David H. Dickson,
E. L. France, James Glancey
ADDRESS: Elma, Washington

King County Housing Authority

MEMBERS: *Joseph P. Adams, Dr. C. V. England, Mark Litchman, Ralph
J. Reed (1 vacancy)
ADDRESS: County Building, Seattle, Washington

Seattle Housing Authority

MEMBERS: George W. Coplen, Chairman; Mrs. Frank D. Henderson,
Vice-Chairman; Charles W. Doyle, F. A. LeSourd, Kenneth J. Morford
EXECUTIVE DIRECTOR: *Jesse Epstein
ADDRESS: 711 Second Avenue Building, Seattle, Washington

WEST VIRGINIA

Charleston, Housing Authority of the City of

MEMBERS: Leroy Allebach, Chairman; George W. King, Vice-Chairman;
Thomas Cairns, R. J. Carroll, Mrs. Hattie Clark
EXECUTIVE DIRECTOR: *Philip H. Hill
ADDRESS: P. O. Box 344, Charleston, West Virginia

Fairmont Housing Authority

MEMBERS: A. C. Spurr, Chairman; W. S. Clark, Ralph H. Dollison,
C. Howard Hardesty (1 vacancy)
SECRETARY: *E. E. McWhorter
ADDRESS: Bethlehem Building, Fairmont, West Virginia

Huntington Housing Authority, The

MEMBERS: *John G. Hudson, Chairman; C. W. Hutchinson, Vice-Chairman;
A. H. Frankel, Secretary-Treasurer; R. E. Morgan, Harry Wright
ADDRESS: P. O. Box 2183, Huntington, West Virginia

Martinsburg Housing Authority, The City of

MEMBERS: Clarence E. Martin, Chairman; A. McDaniel, Secretary-Treasurer;
Wilbur H. Thomas, H. P. Thorn (1 vacancy)

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *Harry M. Grove

ADDRESS: Post Office Building, Room 7, Martinsburg, West Virginia

Morgantown Housing Authority

MEMBERS: *George R. Farmer, Chairman; H. W. Hunt, Vice-Chairman;
F. E. Christopher, S. M. Prince, E. F. Shultz, W. N. Strawn

ADDRESS: Morgantown Bank Building, Morgantown, West Virginia

Mount Hope Housing Authority

MEMBERS: J. E. Howard, Chairman; T. H. Snyder, Vice-Chairman; J. E.
Bing, Secretary-Treasurer; J. M. Clark, Jr., T. A. Jones

EXECUTIVE DIRECTOR: *P. M. Snyder, Jr.

ADDRESS: Mount Hope, West Virginia

Parkersburg Housing Authority

MEMBERS: Ralph S. Beckner, Chairman; George Donovan, Vice-Chair-
man; J. D. Ankron, Secretary-Treasurer; Kelly Coleman, L. G. Merrill,
Blaine Miller

COUNSEL: *Fred L. Davis

ADDRESS: 306½ Juliana Street, Parkersburg, West Virginia

Wheeling Housing Authority

MEMBERS: Harry C. Miller, Chairman; Jesse A. Bloch, Vice-Chairman;
Edward Costello, Jr., John Cunningham, W. C. Smith

SECRETARY: *J. W. Pratt

ADDRESS: Riley Law Building, Wheeling, West Virginia

Williamson, Housing Authority of the City of

MEMBERS: E. F. Randolph, Chairman; R. M. Rowland, Vice-Chairman;

*S. P. Goodman, Secretary-Treasurer; W. H. Bronson, E. R. Ward

ADDRESS: City Hall, Williamson, West Virginia

WISCONSIN

(Milwaukee) Board of Public Land Commissioners ‡

MEMBERS: Otto C. Laabs, President; Charles B. Whitnall, Secretary; John
I. Braun, Joseph P. Schwada, Roland E. Stoelting

CORRESPONDENT: *Charles B. Bennett

ADDRESS: 804 City Hall, Milwaukee, Wisconsin

Superior Housing Authority

MEMBERS: Martin M. Kriepps, Chairman; Michael Howe, Vice-Chairman;
Felix Idziorek, Secretary; George A. Peterson (1 vacancy)

EXECUTIVE DIRECTOR: *James J. Conroy

ADDRESS: 304 Board of Trade Building, Superior, Wisconsin

‡ A local public agency with housing powers, but not a regular authority established under the Wisconsin housing authorities legislation.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

OFFICIAL ADVISORY HOUSING AGENCIES

As in former years this group is defined as "agencies appointed by public officials or public bodies but having only investigational or advisory powers." The number included in the 1940 *Yearbook* is considerably less than the number in the 1939 edition. The diminution in number appears to be due largely to the establishment of housing authorities in communities where previously there existed only an advisory type of agency. It is gratifying to note that in most cases where a housing authority has superseded an official advisory agency some personnel of the former agency is found on the board of the housing authority. Undoubtedly, numerous housing authorities are using advisory committees for tenant selection but do not intend to continue these committees for assistance to the authority in its general management or other administrative program. It has been deemed unwise to include in the listing such temporary official advisory groups.

NATIONAL AGENCY

Central Housing Committee

CHAIRMAN: Rear Admiral C. J. Peoples

EXECUTIVE SECRETARY: *Horace W. Peaslee

ADDRESS: 1601 Eye Street, N. W., Washington, D. C.

STATE AGENCY

Colorado Housing Committee

CHAIRMAN: *The Reverend Edgar M. Wahlberg

ADDRESS: 522 Boston Building, Denver, Colorado

MUNICIPAL AND METROPOLITAN AGENCIES

District of Columbia

WASHINGTON HOUSING ASSOCIATION

OFFICERS: Mrs. Franklin D. Roosevelt, Honorary President; Mrs. Carroll C. Glover, Jr., First Vice-President; James A. Cobb, Second Vice-President and Treasurer; *Mrs. Helen Duey Hoffman, Secretary

ADDRESS: 902 Barr Building, Washington, D. C.

Florida

TAMPA MUNICIPAL HOUSING BOARD

CHAIRMAN: *Major M. J. Mackler

ADDRESS: 4th Floor, City Hall, Tampa, Florida

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Georgia**TINDALL HEIGHTS ADVISORY BOARD**

OFFICERS: *Dr. C. W. Dyer, Chairman; The Reverend D. L. T. Robinson, Vice-Chairman; Miss Minnie D. Singleton, Secretary

ADDRESS: Macon, Georgia

SAVANNAH NEGRO ADVISORY COMMITTEE

CORRESPONDENT: *W. H. Stillwell

ADDRESS: 208 American Building, Savannah, Georgia

New York**BUFFALO MUNICIPAL HOUSING AUTHORITY, TENANT SELECTION ADVISORY COMMITTEE**

CORRESPONDENT: *Howard A. Kelly

ADDRESS: 2001 City Hall, Buffalo, New York

North Carolina**HOUSING COMMISSION OF THE CITY OF GREENSBORO**

CHAIRMAN: *Charles A. Hines

ADDRESS: Greensboro, North Carolina

Ohio**GREENHILLS ADVISORY COMMITTEE**

CORRESPONDENT: *C. F. Sharpe

ADDRESS: Greenhills, Cincinnati, Ohio

ADVISORY COMMITTEE FOR THE DE SOTO BASS COURTS PROJECT

CHAIRMAN: Robert Mallory

CORRESPONDENT: *Charlton D. Putnam

ADDRESS: Harries Building, Dayton, Ohio

Pennsylvania**PHILADELPHIA HOUSING AUTHORITY ADVISORY COMMITTEE**

CHAIRMEN OF SUB-COMMITTEES: Add B. Anderson, Education; Charles A. Flanagan, Construction; Joseph Greenberg, City Planning; Miss Ella Harris, Social and Economic Needs; Albert H. Lieberman, Management; Bernard J. Newman, Initiation and Site; Herbert Packer, Sanitation; Bernard Samuel, City Finance; Joseph Sharfsin, Law, Ordinance and Codes; John V. Smith, Recreation; Miss Helen White, Board of Reviews; Morris Wolf, Finance, Miss Georgina P. Yeatman, Architecture

CORRESPONDENT: *Miss Dorothy P. Schoell

ADDRESS: Administration Building, 21st and Parkway, Philadelphia, Pennsylvania

Wisconsin**CITIZENS' HOUSING COMMITTEE**

CHAIRMAN: *Robert Landowski

ADDRESS: City Hall, Milwaukee, Wisconsin

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

UNOFFICIAL HOUSING AGENCIES

The great increase of housing committees of non-housing organizations has made it more difficult than in any previous year to determine which of these should be listed under the title "unofficial housing agency," the definition of which is "any private agency whose major interest and activity is the improvement of housing for the low- and moderate-income groups." It was decided in the first place to eliminate those agencies who failed upon request from the Association to confirm their continued existence and the names of their officers, and about whom the Association had no information to indicate continued existence or activity.

Many non-housing organizations such as social work agencies, labor unions, and chambers of commerce, have housing committees. NAHO has made no effort to compile a directory of all such groups. It has listed in the group of municipal and metropolitan unofficial housing agencies only those housing committees of non-housing agencies that are believed to have the services of at least one full-time staff member.

Listing in the Directory is no index of activity of an agency. Report of the activity of those groups that have submitted information about their 1939 program to the Association will be found in the part of the *Yearbook* devoted to accounts of state and local affairs.

NATIONAL AGENCIES

American Federation of Labor, Housing Committee

CHAIRMAN: *Harry C. Bates

ADDRESS: 901 Massachusetts Avenue, Washington, D. C.

American Public Health Association, Committee on the Hygiene of Housing

OFFICERS: Prof. C.-E. A. Winslow, Chairman; Rollo H. Britten, Secretary

TECHNICAL SECRETARY: *Allan A. Twichell

ADDRESS: 310 Cedar Street, New Haven, Connecticut

CIO Committee on Housing

OFFICERS: Michael J. Quill, Chairman; *Anthony Wayne Smith, Executive Secretary

ADDRESS: 1106 Connecticut Avenue, N. W., Washington, D. C.

Labor Housing Conference

ADVISORY BOARD: Harry C. Bates, John Coefield, M. J. Colleran

CORRESPONDENT: *Boris Shishkin

ADDRESS: 901 Massachusetts Avenue, Washington, D. C.

National Public Housing Conference

OFFICERS: Dr. Harry W. Laidler, Chairman of the Board; Mrs. Mary K.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Simkhovitch, President; *Miss Helen Alfred, Secretary and Executive Director; Louis H. Pink, Treasurer; Frank A. Vanderlip, Jr., Assistant Treasurer

ADDRESS: 122 East 22nd Street, New York City

STATE AND REGIONAL AGENCIES

Alabama Association of Housing Authorities

OFFICERS: Frank E. Spain, President; J. S. Hodgson, Vice-President; George Fearn, Jr., Secretary-Treasurer; *William Nicrosi, Administrative Secretary

ADDRESS: 518 Bell Street, Montgomery, Alabama

California Association of Housing Authorities

TEMPORARY SECRETARY: *John T. Long

ADDRESS: 1031 South Broadway, Los Angeles, California

Florida Association of Housing Authorities

OFFICERS: Walter G. Ramseur, President; Ray O. Edwards, First Vice-President; Richard P. Robbins, Second Vice-President; Arthur R. Christy, Third Vice-President; Julius L. Gresham, Fourth Vice-President; *L. Dale Zent, Secretary and Treasurer

ADDRESS: Room 315, Court House, West Palm Beach, Florida

Idaho, Low-Cost Housing for,

OFFICERS: *Thomas D. McDougall, State President; Harvey W. Edwards, Vice-President; George Nelson, Secretary; Lee Bybee, Treasurer

ADDRESS: P. O. Box 611, Boise, Idaho

Indiana Council of Housing Authorities

OFFICERS: *Kenneth A. Parmelee, President; Dennis Taylor, Vice-President; H. L. Carr, Second Vice-President; Matthew E. Welsh, Secretary-Treasurer

ADDRESS: City Hall, Gary, Indiana

Kentucky Housing Association

OFFICERS: N. H. Dosker, President; William T. Burke, Vice-President; *Ward Havely, Secretary-Treasurer

ADDRESS: City Hall, Lexington, Kentucky

Maryland Association of Housing Authorities

OFFICERS: *Y. W. Dillehunt, President; Paul H. Kea, First Vice-President; James A. Haley, Second Vice-President; Lewis R. Dertzbaugh, Third Vice-President; Alfred T. Truitt, Fourth Vice-President; Harry R. England, Secretary-Treasurer

ADDRESS: 37 Commerce Street, Baltimore, Maryland

Massachusetts Association of Housing Authorities

OFFICERS: William P. Yoerg (Mayor), President; *Orient LaPlante, Secretary

ADDRESS: 588 Mt. Hope Avenue, Fall River, Massachusetts

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

New Jersey Council of Housing Authorities

OFFICERS: Clarence E. Partch, President; James T. Flannery, Michael Stavitsky, Leawood G. Stratton, Otto G. Altenburg, Michael Weinstein, Vice-Presidents; *Harry I. Luftman, Secretary; Neil J. Convery, Treasurer

ADDRESS: 60 Park Place, Newark, New Jersey

New Jersey Housing League, Inc.

OFFICERS: Mrs. Stanley S. Holmes, President; Arthur C. Gillette, Vice-President; *Robert L. Joyce, Secretary

ADDRESS: 24 Commerce Street, Newark, New Jersey

North Carolina Council of Housing Authorities

OFFICERS: Theodore S. Johnson, President; The Reverend Jack R. Rountree, First Vice-President; Capus Waynick, Second Vice-President; Edwin L. Jones, Third Vice-President; *H. R. Emory, Secretary-Treasurer

ADDRESS: P. O. Box 1491, Wilmington, North Carolina

Ohio Housing Authorities Conference

OFFICERS: *Ernest J. Bohn, Chairman; Chairmen of Committees: Stanley M. Rowe, Construction; P. L. Strait, Management; G. F. Hammond, Legal

ADDRESS: Housing Center, West Mall Drive, Cleveland, Ohio

Pennsylvania Association of Housing Authorities

OFFICERS: Dr. B. J. Hovde, President; James P. Kelly, Vice-President; *William A. Good, Secretary; Julius M. Rappaport, Treasurer

ADDRESS: 303 City Hall, Harrisburg, Pennsylvania

Pennsylvania Housing and Town Planning Association

OFFICERS: Mrs. Gustave Ketterer, President; *John R. Helms, Executive Vice-President; David H. Morgan, Secretary; T. Henry Walnut, Treasurer

ADDRESS: 410 Otis Building, 16th and Sansom Streets, Philadelphia, Pennsylvania

Tennessee Association of Housing Authorities

OFFICERS: *O. O. Berry, President; W. F. Smith, First Vice-President; James Cayce, Second Vice-President; E. F. Barry, Third Vice-President; Gerald Gimre, Secretary-Treasurer

ADDRESS: 212 Warner Building, Nashville, Tennessee

Texas Housing Officials, Association of

OFFICERS: James H. Stephenson, President; E. H. Perry, Vice-President; *Cecil E. Burney, Secretary; Homer H. Hunter, Chairman, Committee on Constitution and By-Laws

ADDRESS: 206 Nixon Building, Corpus Christi, Texas

Virginia Association of Housing Authorities

OFFICERS: Colonel Carrol Kidd, President; David Dick, Vice-President;

*W. Guy Ancell, Secretary-Treasurer

ADDRESS: c/o Hopewell Housing Authority, Hopewell, Virginia

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

MUNICIPAL AND METROPOLITAN AGENCIES

California

CITIZENS HOUSING COMMITTEE

CHAIRMAN: The Right Reverend Monsignor Thomas J. O'Dwyer

EXECUTIVE SECRETARY: *Miss Jane Saxe

ADDRESS: 714 West Olympic Boulevard, Los Angeles, California

METROPOLITAN HOUSING COUNCIL OF LOS ANGELES

OFFICERS: *Harry Graham Balter, President; Paul R. Williams, Vice-President; Augustus F. Hawkins, Assistant Secretary; Dr. Floyd J. Seaman, Treasurer

ADDRESS: 639 South Spring Street, Los Angeles, California

SAN FRANCISCO HOUSING COUNCIL

EXECUTIVE SECRETARY: *Mrs. Auderiene Laurier Stroman

ADDRESS: 2330 Larkin Street, San Francisco, California

Colorado

DENVER HOUSING COUNCIL

OFFICERS: M. Walter Pesman, Chairman; Miss Florence S. Harper, Vice-Chairman; John K. Selden, Secretary; *Mrs. L. Allen Beck, Corresponding Secretary; Miss Vera Thompson, Treasurer

ADDRESS: 1545 Tremont Street, Denver, Colorado

Connecticut

CITY-WIDE COUNCIL FOR SLUM CLEARANCE AND BETTER HOUSING, INC.

OFFICERS: The Reverend Edward L. Peet, Chairman; Harold V. Feinmark, Vice-Chairman; Miss Elizabeth G. Fox, Vice-Chairman; *Mrs. Philip E. Nelbach, Secretary; Miss Roberta W. Yerkes, Treasurer

ADDRESS: 310 Cedar Street, New Haven, Connecticut

Illinois

METROPOLITAN HOUSING COUNCIL

OFFICERS: Ferd Kramer, President; Joel D. Hunter, Vice-President; Graham Aldis, Vice-President; Frank A. Hecht, Secretary; George Fairbrass, Treasurer

EXECUTIVE DIRECTOR: *D. E. Mackelmann

ADDRESS: 228 North LaSalle Street, Chicago, Illinois

EVANSTON HOUSING ASSOCIATION

DIRECTOR: *Marvin R. Katz

ADDRESS: 836 North Francisco Avenue, Chicago, Illinois

QUINCY HOUSING AND PLANNING COUNCIL

OFFICERS: Richard Neu, President; Miss Julia Turner, Vice-President; E. V. Moorman, Second Vice-President; *Mrs. Albert Thesen, Corresponding Secretary; Mrs. Carl Schmiedeskamp, Publicity Chairman; V. G. Musselman, Treasurer

ADDRESS: 1838 Spring Street, Quincy, Illinois

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Indiana**CITIZENS' HOUSING COMMITTEE**

SECRETARY: *Miss Constance Strauss

ADDRESS: 2036 North Delaware Street, Indianapolis, Indiana

Massachusetts**HOUSING ASSOCIATION OF METROPOLITAN BOSTON**OFFICERS: Philip Nichols, Chairman; Daniel L. Brown, Vice-Chairman;
George L. Batchelder, Jr., Treasurer

EXECUTIVE DIRECTOR: *Calvin H. Yuill

ADDRESS: 7 Water Street, Boston, Massachusetts

Michigan**CITIZENS' HOUSING AND PLANNING COUNCIL OF DETROIT**

OFFICERS: Dr. Robert W. Kelso, President; Dr. W. E. Bow, First Vice-President; Mrs. Willard Pope, Second Vice-President; The Reverend W. H. Peck, Third Vice-President; *Alex Linn Trout, Executive Secretary; M. C. Selander, Secretary; Julius H. Moeller, Treasurer

ADDRESS: 1719 Penobscot Building, Detroit, Michigan

KALAMAZOO HOUSING COMMITTEE

OFFICERS: Dr. J. J. Burns, Chairman; *Dana W. Criswell, Secretary

ADDRESS: 307 Commerce Building, Kalamazoo, Michigan

Minnesota**MINNEAPOLIS CITIZENS' HOUSING COMMITTEE**

OFFICERS: *Robert T. Jones, Chairman; Mrs. Rolfe Ueland, Vice-Chairman; Paul Segner, Secretary

ADDRESS: University of Minnesota, Institute of Technology, Minneapolis, Minnesota

New Jersey**JERSEY CITY HOUSING LEAGUE**

OFFICERS: *Herman C. Silverstein, President; Victor G. Gough, Vice-President

ADDRESS: 591 Summit Avenue, Jersey City, New Jersey

CITIZENS' HOUSING COUNCIL OF NEWARK

OFFICERS: Dr. Wm. A. Ward, Chairman; Arthur W. Hardy, Vice-Chairman; *Miss Christine Hamilton, Secretary; Victor D. Lindeman, Treasurer

ADDRESS: 237 Washington Street, Newark, New Jersey

New York**ALBANY HOUSING COUNCIL**

OFFICERS: Walter P. R. Pember, Chairman; Mrs. F. S. deBeer, Vice-Chairman; *William B. Buck, Secretary; Truman Cameron, Treasurer

ADDRESS: 80 State Street, Albany, New York

CITIZENS' HOUSING COUNCIL OF NEW ROCHELLE

OFFICERS: William C. Moore, President; Mrs. M. L. C. Burnet, G. C. Otto, J. Marshall Perley, Vice-Presidents; *W. S. Hammesfahr, Secretary; William S. Shea, Treasurer

ADDRESS: 498 Main Street, New Rochelle, New York

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

BROOKLYN COMMITTEE FOR BETTER HOUSING

OFFICERS: Dr. John Howard Melish, Chairman; *Margaret Swertz, Secretary; Mrs. Francis Westbrook, Recording Secretary; Howard L. Carey, Treasurer

ADDRESS: 157 Montague Street, Brooklyn, New York

HOUSING COMMITTEE OF THE BROOKLYN BUREAU OF CHARITIES

OFFICERS: Charles F. Neergaard, Chairman; *Joseph H. Fink, Secretary

ADDRESS: 285 Schermerhorn Street, Brooklyn, New York

SOUTH JAMAICA HOUSING COMMISSION

OFFICERS: *Joseph Rothman, Chairman; Dr. John R. Singleton, Vice-Chairman; Frank Louci, Secretary; Dr. Bernard M. Lissey, Treasurer

ADDRESS: 160-16 Jamaica Avenue, Jamaica, New York

CITIZENS' HOUSING COUNCIL OF NEW YORK

OFFICERS: Harold S. Buttenheim, President; Miss Loula D. Lasker, First Vice-President; Peter Grimm, Second Vice-President; Henry M. Proper, Secretary; Beardsley Ruml, Treasurer

EXECUTIVE DIRECTOR: *Mrs. Florence D. Stewart

ADDRESS: 470 Fourth Avenue, New York City

CITY-WIDE TENANTS COUNCIL

OFFICERS: Heinz Norden, Chairman; *Donald Schoolman, Executive Secretary

ADDRESS: 112 West 48th Street, New York City

COMMITTEE ON HOUSING, COMMUNITY SERVICE SOCIETY OF NEW YORK

OFFICERS: Paul D. Cravath, Chairman; *Sydney Maslen, Secretary

ADDRESS: 105 East 22nd Street, New York City

COMMITTEE ON HOUSING, WELFARE COUNCIL OF NEW YORK CITY

OFFICERS: Miss Grace Gosselin, Chairman; *Mrs. Alice F. Rothblatt, Secretary

ADDRESS: 44 East 23rd Street, New York City

CITIZENS' JOINT COMMITTEE ON HOUSING

CHAIRMAN: *Russell G. Larke

ADDRESS: 1201 87th Street, Niagara Falls, New York

POUGHKEEPSIE BETTER HOUSING LEAGUE

OFFICERS: Ganis Bolin, Jr., President Pro Tem; *Mrs. Bessie L. Rosen, Executive Secretary

ADDRESS: 11 Franklin Street, Poughkeepsie, New York

Ohio**BETTER HOUSING LEAGUE OF CINCINNATI AND HAMILTON COUNTY, INC.**

OFFICERS: Standish Meacham, President; Nathaniel R. Whitney, First Vice-President; Mrs. Simon Kuhn, Second Vice-President; Mrs. Richard S. Austin, Secretary; Thomas M. Geoghegan, Treasurer

CORRESPONDENT: *Bleecker Marquette

ADDRESS: 312 West Ninth Street, Cincinnati, Ohio

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

CITIZENS' COMMITTEE ON SLUM CLEARANCE AND LOW-RENT HOUSING
OFFICERS: August Marx, Chairman; *Bleeker Marquette, Secretary
ADDRESS: 312 West Ninth Street, Cincinnati, Ohio

REGIONAL ASSOCIATION OF CLEVELAND
OFFICERS: Abram Garfield, President; Leyton E. Carter, Vice-President;
*Ernest J. Bohn, Director; S. M. Buckingham, Treasurer
ADDRESS: Housing Center, West Mall Drive, Cleveland, Ohio

Pennsylvania

HARRISBURG HOUSING ASSOCIATION
OFFICERS: Mitchell Shapo, President; W. C. Rich, Vice-President; *Mrs.
Mary Frecon, Secretary; Paul H. Rhoads, Treasurer
ADDRESS: 804 North Third Street, Harrisburg, Pennsylvania

OCTAVIA HILL ASSOCIATION, INC.
OFFICERS: Arthur C. Emlen, President; James C. Newlin, Vice-Presi-
dent; H. Justice Williams, Secretary; Henry R. Pemberton, Treasurer
SUPERINTENDENT: *John B. Edwards
ADDRESS: 613 Lombard Street, Philadelphia, Pennsylvania

PHILADELPHIA HOUSING ASSOCIATION
OFFICERS: J. A. MacCallum, President; Ellwood B. Chapman, Vice-
President; Dr. Wilmer Krusen, Vice-President; *Bernard J. Newman,
Managing Director; Alexander L. Gucker, Treasurer
ADDRESS: 1717 Sansom Street, Philadelphia, Pennsylvania

PITTSBURGH HOUSING ASSOCIATION
OFFICERS: Edwin C. May, President; Frederick Bigger, First Vice-Presi-
dent; Mrs. Oliver J. Haller, Second Vice-President; Joseph A. Beck,
Treasurer
EXECUTIVE DIRECTOR: *Joseph P. Tufts
ADDRESS: 519 Smithfield Street, Pittsburgh, Pennsylvania

Wisconsin

MILWAUKEE HOUSING COUNCIL
OFFICERS: *Max Raskin, President; Dr. William Biddle, Vice-President;
Mrs. A. F. Reith, Treasurer
ADDRESS: Mariner Tower, Milwaukee, Wisconsin

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

NATIONAL ASSOCIATION OF HOUSING
OFFICIALS

*

BOARD OF GOVERNORS

NICOLA GIULII, *President*, Chairman, Housing Authority of the City of Los Angeles; C. F. PALMER, *Vice-President*, Chairman, Atlanta Housing Authority; DR. C.-E. A. WINSLOW, *Vice-President*, Chairman, Housing Authority of the City of New Haven; W. W. ALEXANDER, Administrator, Farm Security Administration; ERNEST J. BOHN, Director, Cleveland Metropolitan Housing Authority; MILES L. COLEAN, Assistant Administrator, Federal Housing Administration; JESSE EPSTEIN, Executive Director, Housing Authority of the City of Seattle; GEORGE EVANS, Chairman, Pennsylvania State Housing Board and the Pittsburgh Housing Authority; JOHN H. FAHEY, Chairman, Federal Home Loan Bank Board; J. FLETCHER LANKTON, Supervising Architect, Peoria Housing Authority; BLEECKER MARQUETTE, Consultant, Cincinnati Metropolitan Housing Authority; NATHAN STRAUS, Administrator, United States Housing Authority; EDWARD WEINFELD, State Commissioner of Housing, Division of Housing, State of New York; L. KEMPER WILLIAMS, Chairman, Housing Authority of New Orleans; C. F. SHARPE, Chairman, Managers' Division, NAHO.

Organization.—Individual membership is open to board and staff members of public housing agencies and to other interested persons. Agency memberships are also available.

Seven standing committees, a housing managers' division, and temporary committees conduct special studies.

Program and Activities.—The Association serves as a clearing house of information, primarily for public officials concerned with the administration of low-cost housing, rural and urban, and aids in the development of administrative standards and procedures.

It publishes *NAHO News* and the *Housing Management Bulletin* about twelve times a year, the *Housing Yearbook* annually, and specialized publications such as *Planning for Low-Rent Housing*, *Managing Low-Rent Housing*, *Local Housing Authority Administration*, and *Public Relations of Local Housing Authorities*. It sends technically qualified consultants to aid officials in the field, to advise on the organization of local public housing agencies, and the administration of their programs. NAHO sponsors special conferences on subjects of particular interest and holds national, state, and regional meetings.

STAFF

COLEMAN WOODBURY, *Director*

EDMOND H. HOBEN, *Assistant Director*

CARL HENRY MONSEES, *Chief of Field Service*

INDEX

INDEX

- Agricultural economics, 191-194
- Central Housing Committee, 195-203;
committees, 200-203
- Construction, residential, volume of, 210
- Construction methods and materials, prefabrication, 184
- Costs, construction, 50, 54, 70, 152-153, 212-213; construction, for rural housing, 185; site, 4, 74, 78, 98, 132, 135; dwelling unit, 53, 78, 95-96, 132, 138
- Equivalent elimination, 16, 31, 34, 76, 83, 97, 100, 111, 113, 114, 117, 118, 138, 144
- Farm Security Administration, 180-194
- Federal Home Loan Bank Board, 167-179;
Federal Home Building Service Plan, 171-173; Federal Savings and Loan Associations, 173-174
- Federal Housing Administration, 158-166;
Land Planning Division, 161-163
- Federal Savings and Loan Insurance Corporation, 174-176
- Finance, FHA rehabilitation loans, 163-164; FSA tenant purchase loans, 182; Illinois credit to local authorities for operating expenses, 37-38; interest rates, 211; loan contracts, 4-146; private investment, 17, 34, 62, 109, 151-152, 218; reductions in annual subsidies, 154-155; state and municipal financing, 84, 219; *see also* Federal Home Loan Bank Board; Federal Housing Administration; Federal Savings and Loan Insurance Corporation; Home Owners' Loan Corporation; mortgages; savings and loan associations.
- Home Owners' Loan Corporation, 176-178
- Housing, national policy, 199-200; study and teaching, 150
- Housing agencies, Administrative, county, 8, 13-14, 36, 40-41, 45, 49, 114-115, 116-117, 128; federal-municipal relations, 220; municipal, 4-146, 219; municipal and metropolitan, directory of, 247-281; national, directory of, 245; state, 8-9, 15, 22-23, 36-40, 64-65, 73-74, 114, 139-140; state and regional, directory of, 245-247; state-municipal relations, 37; state-wide organizations of housing authorities, 9, 94-95, 98-99
- Housing agencies, official advisory, directory, 282-283
- Housing agencies, unofficial, municipal, 11-12, 15, 24-25, 65-66, 70-71, 71-72, 82, 87-92, 100-102, 105-107, 109-110, 116, 118-119, 121-123; municipal and metropolitan, directory of, 287-290; national, 204-208; national, directory of, 284-285; state and regional, directory of, 285-286
- Housing survey, 9
- Income survey, 52
- Inspection, by unofficial agencies, 25, 65, 121
- Legislation, 5, 11, 39, 88, 89; model laws, 197-198; National Housing Act amendments, 164-165; New York Public Housing Law, 84; state enabling, 149-150, 171
- Litigation, 6, 21, 37, 107-108, 109, 112, 134, 135
- Management, central office for maintenance and operation, 77; *see also* Personnel
- Migrant workers, *see* Rural housing
- Mortgages, foreclosures, 166, 210-211; interest, 158-161; rehabilitation loans, 163-164
- National Association of Housing Officials, activities in 1939, 224-226; committees and meetings, 227-240; Managers' Division, 241-243; review of 1939, 209-223
- Negro housing, 4, 6, 7, 26-27, 29, 30, 32-33, 34, 35-36, 41, 56, 57-58, 60-61, 62, 74, 75, 76, 85, 86, 95, 97, 98, 108, 113, 127, 129, 130, 132, 133, 135, 137, 141
- Neighborhood rehabilitation, 38-39, 43
- Neighborhood stabilization, 162; HOLC program, 178-179
- Personnel, authorities, 1-146; project management, 27, 33, 56, 135; unofficial agencies, 25, 71-72, 102, 119; *see also* Training
- Poll tax, 51
- Projects, 1-146; admission income, 103, 127, 131; PWA built projects, 3-4; PWA projects leased to USHA, 31, 75, 103; USHA procedure for development, 2-3; *see also* Negro housing
- Real property surveys, 5-6, 13, 18, 31, 35, 47, 52, 79, 114, 115, 117, 145, 146
- Rehabilitation, 59; FHA loans, 163-164; neighborhood, 38-39, 43

- Rental delinquencies, 69, 92, 117, 130, 131
Rental loss, 76
Rents, 4, 48, 53, 56, 75, 76-77, 107, 108, 113, 121, 133, 136, 137, 148-149, 211-212; policy of relief department, 102; reduction and tenant turnover, 73, 104-105, 134-135
Rural housing, 41, 142, 155-156, 180-194, 222-223; camps for migrant workers, 186-188; conditions, 188-191; design, 183, 184; prefabrication, 184
Sanitation survey, 24
Savings and loan associations, 170-171; federal, 174-176
Service charges, 75, 132
Substandard housing, law enforcement, 43, 121
Tax, Business occupancy, 84
Tax exemption, 54, 72, 78, 97, 125, 132, 141
Tenants, 92; City-Wide Tenants Council, New York City, 90; landlord-tenant relations, 24; relocation, 31, 93, 135
Training, management personnel, 150, 220-221
U. S. Housing Authority, 147-157
Vacancy, 96-97, 211

LIBRARY OF
CRANBROOK ACADEMY
OF ART

LIBRARY OF
GRANBROOK ACADEMY
OF ART

Date Due

Released from the
Cranbrook Academy of Art Library

Released from the
Academy of Art Library

Library Bureau Cat. no. 1137

